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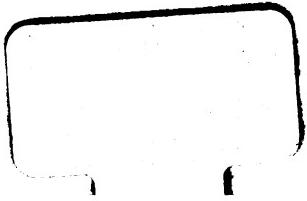


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**NORTH CAROLINA**  
**Corporation Commission**  
**Reports of State Banks**  
**June 1912**

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DEPARTMENT

OF THE

**NORTH CAROLINA CORPORATION COMMISSION**

FRANKLIN McNEILL,  
Chairman.

W. T. LEE,  
Commissioner.

E. L. TRAVIS,  
Commissioner

A. J. MAXWELL, Clerk

S. A. HUBBARD, Bank Examiner.  
L. E. COVINGTON, Assistant Bank Examiner.

**RECEIVED**

**DEC 14 1912**

**ANSWERED**

**J. W.**

**REPORTS**

OF THE CONDITION  
OF THE

**STATE, PRIVATE AND SAVINGS, BANKS**

AT THE CLOSE OF  
BUSINESS ON

**JUNE 14, 1912**

AS APPEARS FROM THE REPORTS FILED IN THE  
OFFICE OF THE COMMISSION.

**RALEIGH:**  
EDWARDS & BROUGHTON PRINTING CO., STATE PRINTERS  
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March 1 1928

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 DM 1/13/34 +  
 + WPS. 2/5/34

## STATE, PRIVATE, AND SAVINGS BANKS

### BANK OF ABERDEEN, ABERDEEN

HENRY A. PAGE, President.

J. W. GRAHAM, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$106,184.87	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,733.51	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	3,637.52
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	15,305.00
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	4,298.92	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	103,672.95
Demand loans.....	19,435.71	Demand certificates of deposit.....	
Due from banks and bankers.....	21,234.70	Savings deposits.....	
Cash items .....	54.25	Due to banks and bankers.....	
Gold coin.....	10.00	Cashier's checks outstanding.....	2,950.89
Silver coin, including all minor coin currency.....	394.40	Certified checks.....	15.00
National bank notes and other U. S. notes.....	2,235.00	Total.....	155,581.36
Total.....	155,581.36		

### BANK OF AHOSKIE, AHOSKIE

J. T. WILLIAMS, President.

W. L. CURTIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 90,855.60	Capital stock.....	\$ 12,500.00
Overdrafts.....	1,469.50	Surplus fund.....	10,607.15
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	20.00	Bills payable.....	
Banking house, furniture and fixtures.....	3,070.31	Time certificates of deposit.....	26,105.06
All other real estate owned.....	167.50	Deposits subject to check.....	58,994.65
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,855.02	Savings deposits.....	
Cash items.....	2,355.03	Due to banks and bankers.....	
Gold coin.....	80.00	Cashier's checks outstanding.....	115.32
Silver coin, including all minor coin currency.....	430.71	Certified checks.....	.58
National bank notes and other U. S. notes.....	2,019.00	Total.....	108,322.76
Total.....	108,322.76		

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## STANLY COUNTY LOAN AND TRUST COMPANY, ALBEMARLE

A. C. HEATH, President.

J. M. PEELER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 68,897.40	Capital stock.....	\$ 25,000.00
Overdrafts.....	942.68	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	990.94
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	942.68
Banking house, furniture and fixtures.....	15,262.00	Time certificates of deposit.....	17,944.66
All other real estate owned.....	2,500.00	Deposits subject to check.....	58,093.47
Demand loans.....	108.13	Demand certificates of deposit.....	9,815.89
Due from banks and bankers.....	27,745.96	Savings deposits.....	
Cash items.....	308.73	Due to banks and bankers.....	2,068.13
Gold coin.....	1,500.00	Cashier's checks outstanding.....	108.13
Silver coin, including all minor coin currency.....	601.00	Certified checks.....	
National bank notes and other U. S. notes.....	2,090.00		
Total.....	119,953.90	Total.....	119,953.90

## BANK OF ANDREWS, ANDREWS

J. L. SMATHERS, President.

J. G. HICKERSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 57,301.16	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,364.53	Surplus fund.....	
United States bonds.....		Undivided profits.....	858.44
North Carolina State bonds.....		Dividends unpaid.....	4.00
All other stocks, bonds and mortgages.....	3,000.00	Notes and bills rediscounted.....	
Premium on bonds.....	360.00	Bills payable.....	
Banking house, furniture and fixtures.....	2,338.95	Time certificates of deposit.....	22,215.53
All other real estate owned.....		Deposits subject to check.....	43,336.90
Demand loans.....	2,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	11,284.63	Savings deposits.....	
Cash items.....	325.82	Due to banks and bankers.....	236.71
Gold coin.....	360.00	Cashier's checks outstanding.....	220.69
Silver coin, including all minor coin currency.....	255.18	Certified checks.....	
National bank notes and other U. S. notes.....	3,302.00		
Total .....	81,872.27	Total.....	81,872.27

## MERCHANTS AND FARMERS BANK, ANDREWS

W. P. WALKER, President.

J. W. WALKER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 72,878.18	Capital stock.....	\$ 10,000.00
Overdrafts.....	20.17	Surplus fund.....	6,200.00
United States bonds.....		Undivided profits.....	1,823.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,000.00	Time certificates of deposit.....	76,789.83
All other real estate owned.....		Deposits subject to check.....	36,788.06
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	48,012.14	Savings deposits.....	
Cash items.....	1,777.20	Due to banks and bankers.....	
Gold coin.....	600.00	Cashier's checks outstanding.....	144.70
Silver coin, including all minor coin currency.....	838.57	Certified checks.....	
National bank notes and other U. S. notes.....	5,620.00		
Total.....	131,746.26	Total.....	131,746.26

**BANK OF ANSON, ANSONVILLE****L. L. LITTLE, President.****W. C. NICHOLS, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 13,799.95	Capital stock.....	\$ 10,600.00
Overdrafts.....	9.70	Surplus fund.....	
United States bonds.....		Undivided profits.....	428.01
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	13,586.73
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,432.72	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	45.00	Cashier's checks outstanding.....	111.65
Silver coin, including all minor coin currency.....	289.02	Certified checks.....	
National bank notes and other U. S. notes.....	1,150.00		
Total.....	24,726.39	Total.....	24,726.39

**MERCHANTS AND FARMERS BANK, APEX****W. H. HARWARD, President.****J. R. CUNNINGHAM, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 75,988.15	Capital stock.....	\$ 15,000.00
Overdrafts.....	2,738.37	Surplus fund.....	
United States bonds.....		Undivided profits.....	610.92
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	9,033.12	Time certificates of deposit.....	47,978.20
All other real estate owned.....		Deposits subject to check.....	24,613.30
Demand loans.....	6,166.50	Demand certificates of deposit.....	
Due from banks and bankers.....	3,499.87	Savings deposits.....	
Cash items.....	235.52	Due to banks and bankers.....	
Gold coin.....	962.50	Cashier's checks outstanding.....	274.80
Silver coin, including all minor coin currency.....	1,407.19	Certified checks.....	
National bank notes and other U. S. notes.....	2,447.00		
Total.....	103,478.22	Total.....	103,478.22

**PEOPLES BANK, APEX****C. B. WILKERSON, President.****M. G. UPCHURCH, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 23,293.16	Capital stock.....	\$ 10,000.00
Overdrafts.....	82.82	Surplus fund.....	
United States bonds.....		Undivided profits.....	456.90
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	120.00	Bills payable.....	
Banking house, furniture and fixtures.....	1,882.19	Time certificates of deposit.....	26,404.30
All other real estate owned.....		Deposits subject to check.....	5,579.21
Demand loans.....	9,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	2,029.09	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	60.60
Silver coin, including all minor coin currency.....	269.75	Certified checks.....	
National bank notes and other U. S. notes.....	1,024.00		
Total.....	42,501.01	Total.....	42,501.01

## BANK OF RANDOLPH, ASHEBORO

D. B. McCRARY, President.

W. J. ARMFIELD, JR., Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$186,351.70	Capital stock.....	\$ 21,400.00
Overdrafts.....	374.97	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	16,900.80
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	8,900.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	200,904.97
Demand loans.....	5,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	41,073.40	Savings deposits.....	
Cash items.....	567.00	Due to banks and bankers.....	
Gold coin.....	5,666.00	Cashier's checks outstanding.....	2,064.97
Silver coin, including all minor coin currency.....	2,716.67	Certified checks.....	
National bank notes and other U. S. notes.....	10,622.00		
Total.....	266,270.74	Total.....	266,270.74

## BATTERY PARK BANK, ASHEVILLE

T. C. COXE, President.

J. E. RANKIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$1,344,090.07	Capital stock.....	\$ 100,000.00
Overdrafts.....	18,495.63	Surplus fund.....	50,000.00
United States bonds.....		Undivided profits.....	54,952.68
North Carolina State bonds.....	100,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	36,900.00	Notes and bills rediscounted.....	67,970.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	27,751.00	Time certificates of deposit.....	
All other real estate owned.....	11,908.33	Deposits subject to check.....	870,151.80
Demand loans.....		Demand certificates of deposit.....	569,715.45
Due from banks and bankers.....		Savings deposits.....	
Cash items.....	195,007.64	Due to banks and bankers.....	100,412.19
Gold coin.....	10,744.79	Cashier's checks outstanding.....	9,223.72
Silver coin, including all minor coin currency.....	7,585.50	Certified checks.....	121.88
National bank notes and other U. S. notes.....	7,006.76		
Total.....	1,822,547.72	Total.....	1,822,547.72

## CENTRAL BANK AND TRUST COMPANY, ASHEVILLE

C. W. BROWN, President.

W. B. DAVIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$113,200.98	Capital stock.....	\$ 41,000.00
Overdrafts.....		Surplus fund.....	4,008.00
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,005.41	Time certificates of deposit.....	10,841.84
All other real estate owned.....		Deposits subject to check.....	70,526.56
Demand loans.....	1,875.14	Demand certificates of deposit.....	
Due from banks and bankers.....	22,031.47	Savings deposits.....	21,391.73
Cash items.....	1,559.36	Due to banks and bankers.....	940.39
Gold coin.....	2.50	Cashier's checks outstanding.....	236.95
Silver coin, including all minor coin currency.....	350.65	Certified checks.....	580.00
National bank notes and other U. S. notes.....	5,832.00		
Expense.....	649.96		
Total.....	149,525.47	Total.....	149,525.47

## CITIZENS BANK, ASHEVILLE

EDWIN L. RAY, President.

JNO. A. CAMPBELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$393,873.45	Capital stock.....	\$ 50,000.00
Overdrafts.....	4,905.87	Surplus fund.....	12,500.00
United States bonds.....		Undivided profits.....	3,656.47
North Carolina State bonds.....	6,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	72,000.00
Banking house, furniture and fixtures.....	5,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	229,767.76
Demand loans.....	34,187.92	Demand certificates of deposit.....	86,063.77
Due from banks and bankers.....	29,347.03	Savings deposits.....	34,849.30
Cash items.....	10,913.54	Due to banks and bankers.....	2,079.24
Gold coin.....	650.00	Cashier's checks outstanding.....	2,551.56
Silver coin, including all minor coin currency.....	2,814.29	Certified checks.....	
National bank notes and other U. S. notes.....	5,776.00		
Total.....	493,468.10	Total.....	493,468.10

## BANK OF ATKINSON, ATKINSON

E. A. HAWES, Sr., President.

A. H. CASTIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 3,440.35	Capital stock.....	\$ 5,675.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	98.22
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	100.00	Time certificates of deposit.....	
All other real estate owned.....	350.00	Deposits subject to check.....	4,572.38
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,154.36	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	3.00
Silver coin, including all minor coin currency.....	310.01	Certified checks.....	
National bank notes and other U. S. notes.....	411.00		
Expense.....	582.88		
Total.....	10,348.60	Total.....	10,348.60

## BANK OF AULANDER, AULANDER

C. W. MITCHELL, President.

J. E. COOKE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 46,788.28	Capital stock.....	\$ 8,000.00
Overdrafts.....	612.35	Surplus fund.....	
United States bonds.....		Undivided profits.....	6,683.70
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	4,600.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,354.20	Time certificates of deposit.....	11,027.77
All other real estate owned.....		Deposits subject to check.....	33,473.26
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	11,548.16	Savings deposits.....	
Cash items.....	126.00	Due to banks and bankers.....	
Gold coin.....	95.00	Cashier's checks outstanding.....	61.01
Silver coin, including all minor coin currency.....	38.75	Certified checks.....	
National bank notes and other U. S. notes.....	1,253.00		
Total.....	63,815.74	Total.....	63,815.74

## BANK OF AURORA, AURORA

R. L. M. BONNER, President.

O. M. HOOKER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 13,141.63	Capital stock.....	\$ 10,000.00
Overdrafts.....	560.10	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,664.37
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,435.00	Time certificates of deposit.....	3,586.81
All other real estate owned.....		Deposits subject to check.....	28,212.84
Demand loans.....		Demand certificates of deposit.....	51.20
Due from banks and bankers.....	23,683.27	Savings deposits.....	313.23
Cash items.....	2.00	Due to banks and bankers.....	
Gold coin.....	395.00	Cashier's checks outstanding.....	20.51
Silver coin, including all minor coin currency.....	1,224.50	Certified checks.....	39.54
National bank notes and other U. S. notes.....	3,947.00		
Total.....	46,388.50	Total.....	46,388.50

## BANK OF AYDEN, AYDEN

JOHN R. SPEIR, President.

STANCILL HODGES, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$120,502.00	Capital stock.....	\$ 25,000.00
Overdrafts.....	3.03	Surplus fund.....	21,875.00
United States bonds.....		Undivided profits.....	1,887.88
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,790.80	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	62,189.89
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	20,532.80	Savings deposits.....	34,661.87
Cash items.....	9.00	Due to banks and bankers.....	
Gold coin.....	50.00	Cashier's checks outstanding.....	6.21
Silver coin, including all minor coin currency.....	415.72	Certified checks.....	
National bank notes and other U. S. notes.....	2,317.00		
Total.....	145,620.35	Total.....	145,620.85

## MITCHELL COUNTY BANK, BAKERSVILLE

R. M. BURLESON, President.

GEO. B. GREENE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 50,583.52	Capital stock.....	\$ 16,000.00
Overdrafts.....	2,761.55	Surplus fund.....	251.81
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	3,000.00	Notes and bills rediscounted.....	6,375.93
Premium on bonds.....	70.00	Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	3,995.50	Time certificates of deposit.....	11,015.02
All other real estate owned.....	9,284.58	Deposits subject to check.....	39,119.81
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	8,131.07	Savings deposits.....	
Cash items.....	558.27	Due to banks and bankers.....	853.18
Gold coin.....	40.00	Cashier's checks outstanding.....	1,000.07
Silver coin, including all minor coin currency.....	686.83	Certified checks.....	1.00
National bank notes and other U. S. notes.....	1,507.00		
Total.....	82,618.32	Total.....	82,618.32

**BANK OF PAMLICO, BAYBORO**

W. J. SWAN, President.

JOHN S. WESKETT, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 78,185.59	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,334.18	Surplus fund.....	6,848.14
United States bonds.....		Undivided profits.....	3.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,207.19	Time certificates of deposit.....	20,049.49
All other real estate owned.....		Deposits subject to check.....	64,632.97
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	15,521.98	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	150.00	Cashier's checks outstanding.....	5.00
Silver coin, including all minor coin currency.....	579.66	Certified checks.....	
National bank notes and other U. S. notes.....	2,560.00		
Total.....	101,538.60	Total.....	101,538.60

**BANK OF BEAUFORT, BEAUFORT**

T. A. UZZELL, President.

THOMAS THOMAS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$123,835.99	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,239.22	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	696.68
North Carolina State bonds.....		Dividends unpaid.....	670.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	600.00	Time certificates of deposit.....	56,267.06
All other real estate owned.....	279.49	Deposits subject to check.....	56,200.77
Demand loans.....	400.00	Demand certificates of deposit.....	793.98
Due from banks and bankers.....	32,051.95	Savings deposits.....	32,178.72
Cash items.....		Due to banks and bankers.....	
Gold coin.....	255.00	Cashier's checks outstanding.....	637.75
Silver coin, including all minor coin currency.....	1,530.31	Certified checks.....	
National bank notes and other U. S. notes.....	7,253.00		
Total.....	167,444.96	Total.....	167,444.96

**BEAUFORT BANKING AND TRUST COMPANY, BEAUFORT**

N. W. TAYLOR, President.

U. E. SWANN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 86,190.50	Capital stock.....	\$ 15,000.00
Overdrafts.....	320.35	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,066.53
North Carolina State bonds.....	2,000.00	Dividends unpaid.....	450.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	20.00	Bills payable.....	
Banking house, furniture and fixtures.....	5,300.00	Time certificates of deposit.....	27,772.13
All other real estate owned.....		Deposits subject to check.....	40,685.84
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	12,094.73	Savings deposits.....	26,304.21
Cash items.....	132.57	Due to banks and bankers.....	
Gold coin.....	260.00	Cashier's checks outstanding.....	61.39
Silver coin, including all minor coin currency.....	719.40	Certified checks.....	17.45
National bank notes and other U. S. notes.....	6,820.00		
Total.....	113,857.55	Total.....	113,857.55

**BANK OF BELHAVEN, BELHAVEN**

C. P. Aycock, President.

W. E. Stubbs, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$129,816.58
Overdrafts.....	447.74
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	5,000.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	6,537.44
All other real estate owned.....	3,352.47
Demand loans.....	
Due from banks and bankers.....	19,949.62
Cash items.....	103.10
Gold coin.....	1,185.00
Silver coin, including all minor coin currency.....	2,208.76
National bank notes and other U. S. notes.....	5,830.00
Total.....	174,430.71
	Total.....
	174,430.71

**BANK OF BELMONT, BELMONT**

R. L. Stowe, President.

W. B. PRUETT, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 82,386.80
Overdrafts.....	
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	1,675.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	25,077.20
Cash items.....	
Gold coin.....	
Silver coin, including all minor coin currency.....	185.18
National bank notes and other U. S. notes.....	2,381.00
Total.....	111,705.18
	Total.....
	111,705.18

**FARMERS COMMERCIAL BANK, BENSON**

M. T. Britt, President.

W. H. SLOCUMB, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 79,945.23
Overdrafts.....	791.17
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,100.00
All other real estate owned.....	
Demand loans.....	300.00
Due from banks and bankers.....	7,640.40
Cash items.....	76.25
Gold coin.....	457.50
Silver coin, including all minor coin currency.....	1,118.92
National bank notes and other U. S. notes.....	5,270.00
Total.....	98,699.47
	Total.....
	98,699.47

## BESSEMER CITY BANK, BESSEMER CITY

A. A. McLEAN, President.

JOHN J. ORMOND, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 19,832.22	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	606.13
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking houses, furniture and fixtures.....	1,000.00	Time certificates of deposit.....	6,332.25
All other real estate owned.....		Deposits subject to check.....	10,389.42
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,871.68	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	10.00	Cashier's checks outstanding.....	313.18
Silver coin, including all minor coin currency.....	478.08	Certified checks.....	
National bank notes and other U. S. notes.....	1,449.00		
Total.....	24,640.98	Total.....	24,640.98

## BETHEL BANKING AND TRUST COMPANY, BETHEL

M. O. BLOUNT, President.

W. H. WOOLARD, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 56,009.17	Capital stock.....	\$ 20,000.00
Overdrafts.....	303.51	Surplus fund.....	1,485.51
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds ad mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,300.00	Time certificates of deposit.....	16,682.09
All other real estate owned.....		Deposits subject to check.....	66,840.57
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	39,267.82	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	6,006.88	Certified checks.....	
National bank notes and other U. S. notes.....		Reserved for interest.....	879.21
Total.....	104,887.38	Total.....	104,887.38

## COMMONWEALTH BANK, BLACK MOUNTAIN

J. W. McKoy, President.

ADRIAN A. HEGEMAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 53,870.94	Capital stock.....	\$ 10,000.00
Overdrafts.....	98.24	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	1,443.86
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,300.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	68,694.52
Demand loans.....	800.00	Demand certificates of deposit.....	6,386.60
Due from banks and bankers.....	23,725.43	Savings deposits.....	
Cash items.....	40.00	Due to banks and bankers.....	
Gold coin.....	70.00	Cashier's checks outstanding.....	35.20
Silver coin, including all minor coin currency.....	74.56	Certified checks.....	
National bank notes and other U. S. notes.....	4,081.00		
Total.....	87,560.17	Total.....	87,560.17

## BANK OF BLADENBORO, BLADENBORO

H. C. BRIDGER, President

H. C. BRIDGER, Jr., Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 98,867.86	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	12,536.00
United States bonds.....		Undivided profits.....	5,038.23
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,071.21	Time certificates of deposit.....	2,171.00
All other real estate owned.....		Deposits subject to check.....	32,573.48
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	9,928.24	Savings deposits.....	50,578.70
Cash items.....		Due to banks and bankers.....	
Gold coin.....	255.00	Cashier's checks outstanding.....	33.50
Silver coin, including all minor coin currency.....	448.60	Certified checks.....	
National bank notes and other U. S. notes.....	1,285.00	Unearned interest.....	1,925.00
Total.....	114,855.91	Total.....	114,855.91

## BANK OF BLOWING ROCK, BLOWING ROCK

C. J. PARLEIR, President.

G. M. SUDDERTH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 25,446.81	Capital stock.....	\$ 10,300.00
Overdrafts.....	79.46	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	255.11
North Carolina state bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,439.10	Time certificates of deposit.....	10,698.67
All other real estate owned.....		Deposits subject to check.....	16,591.39
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,908.79	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	875.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	3,596.01	Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	
Total.....	38,345.17	Total.....	38,345.17

## WATAUGA COUNTY BANK, BOONE

N. L. MAST, President.

G. P. HAGAMAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$121,693.30	Capital stock.....	\$ 12,000.00
Overdrafts.....	161.86	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	2,533.81
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premiums on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,877.25	Time certificates of deposit.....	79,665.02
All other real estate owned.....		Deposit subject to check.....	45,686.08
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	15,559.89	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	2,181.00	Cashier's checks outstanding.....	492.47
Silver coin, including all minor coin currency.....	1,994.08	Certified checks.....	
National bank notes and other U. S. notes.....	1,910.00	Total.....	
Total.....	146,377.38	Total.....	146,377.38

## COMMERCIAL AND SAVINGS BANK, BOONVILLE

F. W. DAY, President.

J. W. SHORE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 15,303.34	Capital stock.....	\$ 10,000.00
Overdrafts.....	70.28	Surplus fund.....	29.33
United States bonds.....		Undivided profits.....	187.56
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,957.37	Time certificates of deposit.....	
All other real estate owned.....		Deposit subject to check.....	7,605.71
Demand loans.....		Demand certificates of deposit.....	9,286.50
Due from banks and bankers.....	5,375.21	Savings deposits.....	491.45
Cash items.....		Due to banks and bankers.....	
Gold coin.....	700.00	Cashier's checks outstanding.....	32.50
Silver coin, including all minor coin currency.....	529.85	Certified checks.....	
National bank notes and other U. S. notes.....	2,637.00		
Total.....	29,633.05	Total.....	29,633.05

## FIRST STATE BANK, BOSTIC

S. B. HARRILL, President.

L. S. THOMAS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 4,378.08	Capital stock.....	\$ 5,000.00
Overdrafts.....	4.89	Surplus fund.....	
United States bonds.....		Undivided profits.....	51.92
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,031.47	Time certificates of deposit.....	100.00
All other real estate owned.....		Deposits subject to check.....	6,011.78
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	3,795.12	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	40.00	Cashier's checks outstanding.....	6.00
Silver coin, including all minor coin currency.....	115.14	Certified checks.....	25.00
National bank notes and other U. S. notes.....	930.00		
Total.....	11,194.70	Total.....	11,194.70

## BREVARD BANKING COMPANY, BREVARD

J. F. HAYS, President.

THOS. H. SHIPMAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$207,538.43	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,793.85	Surplus fund.....	22,000.00
United States bonds.....		Undivided profits.....	1,731.14
North Carolina State bonds.....	1,020.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	4,125.00	Time certificates of deposit.....	53,567.31
All other real estate owned.....		Deposits subject to check.....	96,237.54
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	27,074.69	Savings deposits.....	
Cash items.....	907.71	Due to banks and bankers.....	1,540.81
Gold coin.....	635.00	Cashier's checks outstanding.....	151.63
Silver coin, including all minor coin currency.....	750.75	Certified checks.....	150.00
National bank notes and other U. S. notes.....	6,533.00		
Total.....	250,378.43	Total.....	250,378.43

## BANK OF BROADWAY, BROADWAY

JAS. L. THOMAS, President.

D. E. SHAW, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 23,450.93	Capital stock.....	\$ 5,000.00
Overdrafts.....	.96	Surplus fund.....	
United States bonds.....		Undivided profits.....	755.39
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,220.00	Time certificates of deposit.....	15,560.13
All other real estate owned.....		Deposits subject to check.....	14,063.71
Demand loans.....		Savings deposits.....	
Due from banks and bankers.....	6,386.15	Due to banks and bankers.....	
Cash items.....	64.14	Cashier's checks outstanding.....	132.95
Gold coin.....	40.00	Certified checks.....	
Silver coin, including all minor coin currency.....	550.00		
National bank notes and other U. S. notes.....	2,800.00		
Total.....	35,512.18	Total.....	35,512.18

## BRYSON CITY BANK, BRYSON CITY

D. K. COLLINS, President.

J. ROBERT LONG, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 88,314.39	Capital stock.....	\$ 12,500.00
Overdrafts.....	3.62	Surplus fund.....	
United States bonds.....		Undivided profits.....	6,850.97
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	812.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	11,200.29	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	51,779.45
Demand loans.....	19,000.00	Demand certificates of deposit.....	67,481.14
Due from banks and bankers.....	12,840.49	Savings deposits.....	
Cash items.....	15.50	Due to banks and bankers.....	.69
Gold coin.....	2,142.50	Cashier's checks outstanding.....	884.30
Silver coin, including all minor coin currency.....	451.76	Certified checks.....	
National bank notes and other U. S. notes.....	4,716.00		
Total.....	139,496.55	Total.....	139,496.55

## BANK OF PENDER, BURGAW

W. D. CROOM, President.

C. C. BRANCH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$108,267.31	Capital stock.....	\$ 12,500.00
Overdrafts.....	537.54	Surplus fund.....	
United States bonds.....		Undivided profits.....	9,366.65
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,073.80	Time certificates of deposit.....	
All other real estate owned.....	500.00	Deposits subject to check.....	65,734.16
Demand loans.....	4,000.00	Demand certificates of deposit.....	250.00
Due from banks and bankers.....	17,931.82	Savings deposits.....	60,061.41
Cash items.....	2,079.40	Due to banks and bankers.....	
Gold coin.....	280.00	Cashier's checks outstanding.....	953.78
Silver coin, including all minor coin currency.....	1,768.13	Certified checks.....	75.00
National bank notes and other U. S. notes.....	7,503.00		
Total.....	148,941.00	Total.....	148,941.00

**ALAMANCE LOAN AND TRUST COMPANY, BURLINGTON**

J. H. HOLT, President.

J. M. Fix, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$275,846.81
Overdrafts.....	6,671.03
United States bonds.....	
North Carolina State bonds.....	1,000.00
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	5,000.00
All other real estate owned.....	
Demand loans.....	44,988.56
Due from banks and bankers.....	81,489.22
Cash items.....	7,255.56
Gold coin.....	207.50
Silver coin, including all minor coin currency.....	1,403.88
National bank notes and other U. S. notes.....	9,318.00
Total.....	433,178.56
	Total.....
	433,178.56

**BANK OF YANCEY, BURNSVILLE**

J. W. HIGGINS, President.

J. M. LYON, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 88,242.93
Overdrafts.....	524.19
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,705.55
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	27,359.14
Cash items.....	1,115.74
Gold coin.....	1,732.50
Silver coin, including all minor coin currency.....	472.91
National bank notes and other U. S. notes.....	1,815.00
Total.....	124,967.96
	Total.....
	124,967.96

**CITIZENS BANK, BURNSVILLE**

S. G. BYRD, President.

JAS. B. HENSLEY, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 82,622.65
Overdrafts.....	1,485.41
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	4,500.13
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	6,352.21
Cash items.....	6.13
Gold coin.....	400.00
Silver coin, including all minor coin currency.....	219.76
National bank notes and other U. S. notes.....	1,000.00
Total.....	96,566.29
	Total.....
	96,566.29

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**BANK OF CANDOR, CANDOR****D. C. EWING, President.****H. S. POOL, Cashier.**

RESOURCES	LIABILITIES	
Loans and discounts.....	\$ 12,712.38	
Overdrafts.....		Capital stock..... \$ 9,265.00
United States bonds.....		Surplus fund.....
North Carolina State bonds.....		Undivided profits.....
All other stocks, bonds and mortgages.....		Dividends unpaid.....
Premium on bonds.....		Notes and bills rediscounted.....
Banking house, furniture and fixtures.....	2,632.60	Bills payable.....
All other real estate owned.....		Time certificates of deposit.....
Demand loans.....		Deposits subject to check..... 19,508.27
Due from banks and bankers.....	8,407.54	Demand certificates of deposit.....
Cash items.....	299.38	Savings deposits.....
Gold coin.....	175.00	Due to banks and bankers.....
Silver coin, including all minor coin currency.....	158.33	Cashier's checks outstanding..... 45.05
National bank notes and other U. S. notes.....	4,523.00	Certified checks.....
Total.....	28,908.32	Total..... 28,908.32

**BANK OF CANTON, CANTON****ALDEN HOWELL, President.****ROBERT D. McCOMBS, Cashier.**

RESOURCES	LIABILITIES	
Loans and discounts.....	\$ 33,140.90	Capital stock..... \$ 14,450.00
Overdrafts.....	362.99	Surplus fund.....
United States bonds.....		Undivided profits..... 940.30
North Carolina State bonds.....		Dividends unpaid.....
All other stocks, bonds and mortgages.....		Notes and bills rediscounted..... 5,982.60
Premium on bonds.....		Bills payable..... 3,000.00
Banking house, furniture and fixtures.....	7,720.00	Time certificates of deposit..... 15,808.03
All other real estate owned.....	3,788.75	Deposits subject to check..... 15,624.29
Demand loans.....		Demand certificates of deposit.....
Due from banks and bankers.....	7,295.90	Savings deposits..... 255.79
Cash items.....	266.58	Due to banks and bankers.....
Gold coin.....	120.00	Cashier's checks outstanding..... 371.93
Silver coin, including all minor coin currency.....	212.82	Certified checks.....
National bank notes and other U. S. notes.....	3,525.00	
Total.....	56,432.94	Total..... 56,432.94

**CHAMPION BANK, CANTON****W. J. HAMPTON, President.****J. H. KIRKPATRICK, Cashier.**

RESOURCES	LIABILITIES	
Loans and discounts.....	\$ 84,911.13	Capital stock..... \$ 10,000.00
Overdrafts.....	824.32	Surplus fund.....
United States bonds.....		Undivided profits..... 5,727.63
North Carolina State bonds.....		Dividends unpaid.....
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....
Premium on bonds.....		Bills payable.....
Banking house, furniture and fixtures.....	4,981.51	Time certificates of deposit.....
All other real estate owned.....		Deposits subject to check..... 38,238.53
Demand loans.....		Demand certificates of deposit..... 51,910.84
Due from banks and bankers.....	10,469.48	Savings deposits.....
Cash items.....	157.87	Due to banks and bankers.....
Gold coin.....	1,117.50	Cashier's checks outstanding..... 841.92
Silver coin, including all minor coin currency.....	444.11	Certified checks.....
National bank notes and other U. S. notes.....	3,813.00	
Total.....	106,718.92	Total..... 106,718.92

## CAROLEEN SAVINGS BANK, CAROLEEN

B. B. DOGETT, President.

J. H. THOMAS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 20,976.89	Capital stock.....	\$ 9,000.00
Overdrafts.....	4.25	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	202.68
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	2,787.35	Time certificates of deposit.....	10,536.45
All other real estate owned.....		Deposits subject to check.....	7,896.17
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,018.78	Savings deposits.....	1,517.13
Cash items.....	37.50	Due to banks and bankers.....	
Gold coin.....	100.00	Cashier's checks outstanding.....	279.61
Silver coin, including all minor coin currency.....	222.29	Certified checks.....	
National bank notes and other U. S. notes.....	2,285.00		
Total.....	32,432.04	Total.....	32,432.04

## BANK OF CARTHAGE, CARTHAGE

D. A. McDONALD, President.

D. S. RAY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 86,410.59	Capital stock.....	\$ 10,000.00
Overdrafts.....	2,967.78	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	959.48
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	9,119.67
Banking house, furniture and fixtures.....	2,625.36	Time certificates of deposit.....	625.00
All other real estate owned.....		Deposits subject to check.....	39,857.99
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,503.58	Savings deposits.....	38,761.03
Cash items.....	862.83	Due to banks and bankers.....	159.83
Gold coin.....	500.00	Cashier's checks outstanding.....	620.40
Silver coin, including all minor coin currency.....	733.26	Certified checks.....	
National bank notes and other U. S. notes.....	2,000.00		
Total.....	102,603.40	Total.....	102,603.40

## BANK OF MOORE, CARTHAGE

U. L. SPENCE, President.

M. G. DALRYMPLE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 73,646.23	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	3,598.05
North Carolina State bonds.....	4,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,571.10	Time certificates of deposit.....	41,527.61
All other real estate owned.....		Deposits subject to check.....	61,213.32
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,500.00	Savings deposits.....	
Cash items.....	28,245.56	Due to banks and bankers.....	
Gold coin.....	831.39	Cashier's checks outstanding.....	85.35
Silver coin, including all minor coin currency.....	1,150.00	Certified checks.....	
National bank notes and other U. S. notes.....	865.00		
Total.....	4,615.00	Total.....	121,424.33
	121,424.33		

**BANK OF CARY, CARY****F. R. GRAY, President.****N. R. WALDO, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 18,910.12
Overdrafts.....	153.04
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	1,510.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	845.50
All other real estate owned.....	
Demand loans.....	4,915.50
Due from banks and bankers.....	2,313.93
Cash items.....	14.00
Gold coin.....	
Silver coin, including all minor coin currency.....	1,349.34
National bank notes and other U. S. notes.....	
Total.....	30,011.43
	Total.....
	30,011.43

**PEOPLES BANK, CATAWBA****J. H. PITTS, President.****W. B. WALKER, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 10,505.51
Overdrafts.....	17.00
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,928.90
All other real estate owned.....	
Demand loans.....	2,240.00
Due from banks and bankers.....	4,720.46
Cash items.....	
Gold coin.....	55.00
Silver coin, including all minor coin currency.....	131.23
National bank notes and other U. S. notes.....	1,282.00
Expense.....	641.23
Total.....	23,521.33
	Total.....
	23,521.33

**BANK OF CHADBOURN, CHADBOURN****J. A. BROWN, President.****D. C. CLARK, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 40,101.48
Overdrafts.....	473.66
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	4,000.00
All other real estate owned.....	190.00
Demand loans.....	2,000.00
Due from banks and bankers.....	17,938.89
Cash items.....	
Gold coin.....	40.00
Silver coin, including all minor coin currency.....	2,266.83
National bank notes and other U. S. notes.....	5,513.00
Total.....	72,523.86
	Total.....
	72,523.86

## BANK OF CHAPEL HILL, CHAPEL HILL

M. C. S. NOBLE, President.

J. C. TAYLOR, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$144,586.20	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	4,019.68
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	2,250.00	Time certificates of deposit.....	75,089.95
All other real estate owned.....		Deposits subject to check.....	55,100.99
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	11,132.77	Savings deposits.....	
Cash items.....	646.88	Due to banks and bankers.....	3,215.27
Gold coin.....	125.00	Cashier's checks outstanding.....	10.00
Silver coin, including all minor coin currency.....	712.52	Certified checks.....	
National bank notes and other U. S. notes.....	4,112.00	Accrued interest due depositors.....	1,129.48
Total.....	163,565.37	Total.....	163,565.37

## PEOPLES BANK, CHAPEL HILL

J. D. WEBB, President.

C. B. GRIFFIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 34,365.63	Capital stock.....	\$ 5,000.00
Overdrafts.....	50.50	Surplus fund.....	560.15
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,258.80	Time certificates of deposit.....	9,112.63
All other real estate owned.....		Deposits subject to check.....	26,865.87
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	3,853.04	Savings deposits.....	1,125.00
Cash items.....	129.62	Due to banks and bankers.....	
Gold coin.....	30.00	Cashier's checks outstanding.....	1,085.25
Silver coin, including all minor coin currency.....	481.31	Certified checks.....	
National bank notes and other U. S. notes.....	3,580.00	Total.....	43,748.90
Total.....	43,748.90	Total.....	43,748.90

## AMERICAN TRUST COMPANY, CHARLOTTE

Geo. STEPHENS, President.

W. H. Wood, Treas.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$2,050,649.63	Capital stock.....	\$ 350,000.00
Overdrafts.....	1,450.00	Surplus fund.....	242,906.65
United States bonds.....		Undivided profits.....	37.34
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	34,562.50	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	230,000.00
Banking house, furniture and fixtures.....		Time certificates of deposit.....	182,725.17
All other real estate owned.....		Deposits subject to check.....	1,431,021.28
Demand loans.....	26,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	233,193.28	Savings deposits.....	
Cash items.....	30,932.47	Due to banks and bankers.....	28,626.28
Gold coin.....	655.00	Cashier's checks outstanding.....	3,248.34
Silver coin, including all minor coin currency.....	8,081.86	Certified checks.....	1,033.68
National bank notes and other U. S. notes.....	84,074.00	Total.....	2,469,598.74
Total.....	2,469,598.74	Total.....	2,469,598.74

## INDEPENDENCE TRUST COMPANY, CHARLOTTE

J. H. LITTLE, President.

E. O. ANDERSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$318,789.87	Capital stock.....	\$ 500,000.00
Overdrafts.....	115.56	Surplus fund.....	
United States bonds.....		Undivided profits.....	102,426.04
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Banking house bonds.....	125,000.00
Banking house, furniture and fixtures.....	338,407.69	Time certificates of deposit.....	36,481.57
All other real estate owned.....	1,616.92	Deposits subject to check.....	99,758.89
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	186,178.26	Savings deposits.....	1,529.44
Cash items.....	3,087.78	Due to banks and bankers.....	15,339.97
Gold coin.....	70.00	Cashier's checks outstanding.....	555.00
Silver coin, including all minor coin currency.....	989.83	Certified checks.....	
National bank notes and other U. S. notes.....	31,835.00	Total.....	
Total.....	881,090.91	Total.....	881,090.91

## SAVINGS BANK AND TRUST COMPANY, CHARLOTTE

W. M. MOORE, President.

J. H. RUSSELL, Treasurer.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 24,802.68	Capital stock.....	\$ 24,460.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,920.61	Time certificates of deposit.....	350.00
All other real estate owned.....		Deposits subject to check.....	5,564.82
Demand loans.....		Demand certificates of deposit.....	200.00
Due from banks and bankers.....	2,999.47	Savings deposits.....	4,052.43
Cash items.....	42.57	Due to banks and bankers.....	
Gold coin.....	100.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	173.13	Certified checks.....	
National bank notes and other U. S. notes.....	720.00	Total.....	
Expense.....	2,868.79	Total.....	34,627.25
Total.....	34,627.25	Total.....	34,627.25

## SOUTHERN LOAN AND SAVINGS BANK, CHARLOTTE

JOHN M. SCOTT, President.

W. L. JENKINS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$302,344.89	Capital stock.....	\$ 50,000.00
Overdrafts.....		Surplus fund.....	30,000.00
United States bonds.....	17,000.00	Undivided profits.....	13,774.79
North Carolina State bonds.....	11,463.50	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	1,500.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	
Demand loans.....	19,050.00	Demand certificates of deposit.....	36,316.85
Due from banks and bankers.....	38,377.26	Savings deposits.....	234,988.82
Cash items.....	524.57	Due to banks and bankers.....	
Gold coin.....	20.00	Cashier's checks outstanding.....	239.74
Silver coin, including all minor coin currency.....	237.14	Certified checks.....	
National bank notes and other U. S. notes.....	1,060.00	Accrued interest due depositors.....	1,257.16
Total.....	391,577.36	Total.....	391,577.36

**BANK OF CHINA GROVE, CHINA GROVE**

A. M. HANNA, President.

W. C. SIFFERD, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 73,965.11
Overdrafts.....	272.66
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	827.50
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	8,342.30
Cash items.....	45.70
Gold coin.....	655.00
Silver coin, including all minor coin currency.....	1,218.47
National bank notes and other U. S. notes.....	859.00
Total.....	86,185.74
	Total.....
	86,185.74

**BANK OF BLADEN, CLARKTON**

L. B. EVANS, President.

E. C. CLARK, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 80,151.72
Overdrafts.....	660.41
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	9,540.90
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	4,065.68
Cash items.....	15.00
Gold coin.....	407.50
Silver coin, including all minor coin currency.....	1,366.06
National bank notes and other U. S. notes.....	2,611.00
Total.....	98,818.27
	Total.....
	98,818.27

**CLAYTON BANKING COMPANY, CLAYTON**

ASHLEY HORNE, President.

C. M. THOMAS, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$118,021.30
Overdrafts.....	2,003.14
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,655.04
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	37,069.28
Cash items.....	554.05
Gold coin.....	570.00
Silver coin, including all minor coin currency.....	1,750.96
National bank notes and other U. S. notes.....	5,605.00
Certificate of deposit.....	10,000.00
Total.....	179,228.77
	Total.....
	179,228.77

## MERCHANTS AND FARMERS BANK, CLEVELAND

J. A. LYERLY, President.

J. T. WILLIAMSON, Jr., Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 28,027.58	Capital stock.....	\$ 5,000.00
Overdrafts.....	635.46	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	1,143.47
North Carolina State bonds.....		Dividends unpaid.....	200.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,500.00
Banking house, furniture and fixtures.....	4,034.50	Time certificates of deposit.....	11,184.29
All other real estate owned.....		Deposits subject to check.....	31,814.55
Demand loans.....	2,300.00	Demand certificates of deposit.....	
Due from banks and bankers.....	15,993.18	Savings deposits.....	
Cash items.....	360.18	Due to banks and bankers.....	5.00
Gold coin.....	615.00	Cashier's checks outstanding.....	78.44
Silver coin, including all minor coin currency.....	304.78	Certified checks.....	
National bank notes and other U. S. notes.....	2,347.00	Accrued interest due depositors.....	191.93
Total.....	54,617.68	Total.....	54,617.68

## BANK OF CLINTON, CLINTON

L. A. BETHUNE, President.

H. MCKINNON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$239,583.29	Capital stock.....	\$ 20,000.00
Overdrafts.....	984.36	Surplus fund.....	20,000.00
United States bonds.....		Undivided profits.....	4,475.57
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	26,500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	10,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	98,345.03
Demand loans.....	6,660.56	Demand certificates of deposit.....	2,195.85
Due from banks and bankers.....	29,507.81	Savings deposits.....	172,520.97
Cash items.....	2,372.71	Due to banks and bankers.....	
Gold coin.....	872.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	2,447.18	Certified checks.....	
National bank notes and other U. S. notes.....	2,400.00	Accrued interest due depositors.....	3,700.99
Total.....	321,328.41	Total.....	321,328.41

## BANK OF SAMPSON, CLINTON

B. F. POWELL, President.

W. F. PETERSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 69,402.49	Capital stock.....	\$ 15,000.00
Overdrafts.....	528.84	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	781.33
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,500.00
Banking house, furniture and fixtures.....	6,124.73	Time certificates of deposit.....	39,539.08
All other real estate owned.....		Deposits subject to check.....	24,812.56
Demand loans.....	2,401.28	Demand certificates of deposit.....	
Due from banks and bankers.....	3,973.64	Savings deposits.....	
Cash items.....	1,352.17	Due to banks and bankers.....	
Gold coin.....	660.00	Cashier's checks outstanding.....	1,636.81
Silver coin, including all minor coin currency.....	391.90	Certified checks.....	
National bank notes and other U. S. notes.....	1,714.00	Accrued interest due depositors.....	1,209.32
Total.....	86,549.10	Reserved for expense.....	70.00
		Total.....	86,549.10

## BANK OF COLERAINE, COLERAINE

L. A. NOWELL, President.

W. M. SITTERSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 88,684.16	Capital stock.....	\$ 7,500.00
Overdrafts.....	24.89	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	3,600.75
North Carolina State bonds.....	500.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,578.74	Time certificates of deposit.....	43,023.89
All other real estate owned.....		Deposits subject to check.....	44,523.55
Demand loans.....	200.00	Demand certificates of deposit.....	
Due from banks and bankers.....	7,087.93	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	987.50	Cashier's checks outstanding.....	132.63
Silver coin, including all minor coin currency.....	318.30	Certified checks.....	
National bank notes and other U. S. notes.....	3,419.00		
Total.....	103,780.52	Total.....	103,780.52

## MERCHANTS AND FARMERS BANK, COLUMBIA

T. H. WOODLEY, President.

L. H. HARRISON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 29,122.30	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,117.41	Surplus fund.....	1,250.00
United States bonds.....		Undivided profits.....	337.60
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,778.62	Time certificates of deposit.....	793.00
All other real estate owned.....	1,284.79	Deposits subject to check.....	59,872.74
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	33,000.41	Savings deposits.....	
Cash items.....	1,154.44	Due to banks and bankers.....	
Gold coin.....	185.00	Cashier's checks outstanding.....	12.90
Silver coin, including all minor coin currency.....	232.27	Certified checks.....	
National bank notes and other U. S. notes.....	3,391.00		
Total.....	72,266.24	Total.....	72,266.24

## CABARRUS SAVINGS BANK, CONCORD, ALBEMARLE, MOUNT PLEASANT AND KANNAPOLIS

H. I. WOODHOUSE, President.

C. W. SWINKE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$565,651.74	Capital stock.....	\$ 100,000.00
Overdrafts.....	7,994.62	Surplus fund.....	30,000.00
United States bonds.....		Undivided profits.....	41,055.83
North Carolina State bonds.....	15,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	32,887.50	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	4,075.00	Time certificates of deposit.....	337,907.53
All other real estate owned.....		Deposits subject to check.....	466,303.32
Demand loans.....	83,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	240,512.72	Savings deposits.....	
Cash items.....	8,496.77	Due to banks and bankers.....	12,646.76
Gold coin.....	15,169.50	Cashier's checks outstanding.....	1,942.07
Silver coin, including all minor coin currency.....	9,140.66	Certified checks.....	
National bank notes and other U. S. notes.....	37,017.00	Accrued interest due depositors.....	9,000.00
Total.....	1,018,945.51	Total.....	1,018,945.51

## CITIZENS BANK AND TRUST COMPANY, CONCORD

A. JONES YORKE, President.

CHAS. B. WAGONER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$197,809.38	Capital stock.....	\$ 30,000.00
Overdrafts.....	1,491.09	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	3,294.79
North Carolina State bonds.....		Dividends unpaid.....	4.00
All other stocks, bonds and mortgages.....	5,100.00	Notes and bills rediscounted.....	6,000.00
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	5,066.36	Time certificates of deposit.....	88,217.22
All other real estate owned.....	7,091.94	Deposits subject to check.....	96,136.48
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	23,604.29	Savings deposits.....	
Cash items.....	3,218.09	Due to banks and bankers.....	
Gold coin.....	1,840.00	Cashier's checks outstanding.....	1,376.90
Silver coin, including all minor coin currency.....	2,198.24	Certified checks.....	
National bank notes and other U. S. notes.....	5,610.00	Accrued interest due depositors.....	2,000.00
Total.....	253,029.39	Total.....	253,029.39

## BANK OF CONETOE, CONETOE

HENRY CLARK BRIDGERS, President.

R. C. WARREN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 19,228.61	Capital stock.....	\$ 13,970.00
Overdrafts.....	12.05	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	492.17
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,586.56	Time certificates of deposit.....	2,785.36
All other real estate owned.....		Deposits subject to check.....	13,343.50
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	9,802.48	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	322.50	Cashier's checks outstanding.....	83.23
Silver coin, including all minor coin currency.....	753.61	Certified checks.....	31.55
National bank notes and other U. S. notes.....		Total.....	31,705.81
Total.....	31,705.81	Total.....	31,705.81

## CITIZENS BANK, CONOVER

JNO. A. ISENHOWER, President.

THADDEUS M. MINISH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 21,791.99	Capital stock.....	\$ 8,170.94
Overdrafts.....	91.86	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,007.42
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,824.78	Time certificates of deposit.....	10,448.73
All other real estate owned.....		Deposits subject to check.....	14,169.38
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	8,025.43	Savings deposit.....	
Cash items.....	6.37	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	19.80
Silver coin, including all minor coin currency.....	250.05	Certified checks.....	
National bank notes and other U. S. notes.....	493.00	Total.....	
Expense.....	332.79	Total.....	33,816.27
Total.....	33,816.27		

**BANK OF CONWAY, CONWAY**

S. T. MOYLE, President.

L. W. FLYTHE, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 18,652.64
Overdrafts.....	1,092.62
United States bonds.....	1,092.62
North Carolina State bonds.....	1,092.62
All other stocks, bonds and mortgages.....	1,092.62
Premium on bonds.....	1,092.62
Banking house, furniture and fixtures.....	1,482.29
All other real estate owned.....	1,482.29
Demand loans.....	7,827.98
Due from banks and bankers.....	7,827.98
Cash items.....	32.50
Gold coin.....	32.50
Silver coin, including all minor coin currency.....	123.49
National bank notes and other U. S. notes.....	1,169.00
Total.....	30,380.52
	Total.....
	30,380.52

**BANK OF COOLEEMEE, COOLEEMEE**

J. B. MASON, President.

J. H. L. RICE, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 57,286.07
Overdrafts.....	1,092.62
United States bonds.....	1,092.62
North Carolina State bonds.....	1,092.62
All other stocks, bonds and mortgages.....	1,092.62
Premium on bonds.....	1,092.62
Banking house, furniture and fixtures.....	400.00
All other real estate owned.....	400.00
Demand loans.....	16,572.12
Due from banks and bankers.....	16,572.12
Cash items.....	150.06
Gold coin.....	30.00
Silver coin, including all minor coin currency.....	1,034.87
National bank notes and other U. S. notes.....	3,607.00
Total.....	79,080.12
	Total.....
	79,080.12

**BANK OF CORNELIUS, CORNELIUS**

F. C. SHERRILL, President.

J. T. BEARD, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 83,879.12
Overdrafts.....	282.47
United States bonds.....	282.47
North Carolina State bonds.....	282.47
All other stocks, bonds and mortgages.....	282.47
Premium on bonds.....	282.47
Banking house, furniture and fixtures.....	830.00
All other real estate owned.....	830.00
Demand loans.....	5,741.29
Due from banks and bankers.....	5,741.29
Cash items.....	19.25
Gold coin.....	1,392.50
Silver coin, including all minor coin currency.....	475.36
National bank notes and other U. S. notes.....	2,300.00
Total.....	94,919.99
	Total.....
	94,919.99

## CITIZENS BANK, CREEDMOOR

H. D. MANGUM, President.

I. E. HARRIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 64,389.05	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	238.43
North Carolina State bonds.....		Dividends unpaid.....	32.00
All other stocks, bonds and mortgages.....	3,600.00	Notes and bills rediscounted.....	11,500.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,800.00	Time certificates of deposit.....	41,534.41
All other real estate owned.....		Deposits subject to check.....	22,653.14
Demand loans.....	7,500.00	Demand certificates of deposit.....	
Due from banks and bankers.....	3,237.30	Savings deposits.....	
Cash items.....	3,388.23	Due to banks and bankers.....	2,893.17
Gold coin.....	200.00	Cashier's checks outstanding.....	61.07
Silver coin, including all minor coin currency.....	215.64	Certified.....	
National bank notes and other U. S. notes.....	4,622.00	Total.....	
Total.....	90,912.22	Total.....	90,912.22

## BANK OF CRESWELL, CRESWELL

THOS. W. BLOUNT, President.

D. E. WOODLEY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 13,075.19	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	1,307.47
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	800.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	14,117.49
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	8,125.11	Savings deposits.....	3,468.52
Cash items.....		Due to banks and bankers.....	
Gold coin.....	276.00	Cashier's checks outstanding.....	28.25
Silver coin, including all minor coin currency.....	261.43	Certified checks.....	
National bank notes and other U. S. notes.....	1,384.00	Total.....	
Total.....	23,921.73	Total.....	23,921.73

## BANK OF DALLAS, DALLAS

S. N. BORCE, President.

M. L. CORNWELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 51,569.72	Capital stock.....	\$ 10,000.00
Overdrafts.....	16.31	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,328.21
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	5,000.00	Time certificates of deposit.....	28,414.03
All other real estate owned.....	1,000.00	Deposits subject to check.....	14,519.52
Demand loans.....	645.90	Demand certificates of deposit.....	
Due from banks and bankers.....	7,304.10	Savings deposits.....	424.10
Cash items.....	15.00	Due to banks and bankers.....	
Gold coin.....	562.50	Cashier's checks outstanding.....	38.58
Silver coin, including all minor coin currency.....	252.91	Certified checks.....	
National bank notes and other U. S. notes.....	358.00	Total.....	
Total.....	66,724.44	Total.....	66,724.44

**BANK OF STOKES COUNTY, DANBURY, WALNUT COVE**

M. T. CHILTON, President.

N. E. PEPPER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$122,743.72	Capital stock.....	\$ 10,000.00
Overdrafts.....	822.53	Surplus fund.....	3,216.21
United States bonds.....		Undivided profits.....	2,286.97
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	8,500.00
Banking house, furniture and fixtures.....	5,884.57	Time certificates of deposit.....	79,899.79
All other real estate owned.....		Deposits subject to check.....	43,650.16
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	13,393.46	Savings deposits.....	
Cash items.....	348.55	Due to banks and bankers.....	
Gold coin.....	1,246.50	Cashier's checks outstanding.....	2,587.69
Silver coin, including all minor coin currency.....	828.49	Certified checks.....	
National bank notes and other U. S. notes.....	4,873.00		
Total.....	150,140.82	Total.....	150,140.82

**BANK OF DENTON, DENTON**

B. I. HARRISON, President.

W. E. BOONE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 37,417.58	Capital stock.....	\$ 7,500.00
Overdrafts.....	256.56	Surplus fund.....	515.61
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	3,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,453.61	Time certificates of deposit.....	28,347.11
All other real estate owned.....	1,000.00	Deposits subject to check.....	8,730.74
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,283.66	Savings deposits.....	
Cash items.....	1,551.62	Due to banks and bankers.....	1,208.76
Gold coin.....	195.00	Cashier's checks outstanding.....	175.60
Silver coin, including all minor coin currency.....	194.79	Certified checks.....	
National bank notes and other U. S. notes.....	2,125.00		
Total.....	49,477.82	Total.....	49,477.82

**BANK OF DOVER, DOVER**

G. V. RICHARDSON, President.

W. H. CATON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 21,333.14	Capital stock.....	\$ 5,000.00
Overdrafts.....	1,543.01	Surplus fund.....	2,997.31
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other bonds, stocks and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,022.96	Time certificates of deposit.....	6,705.00
All other real estate owned.....		Deposits subject to check.....	14,651.40
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,370.26	Savings deposits.....	
Cash items.....	700.00	Due to banks and bankers.....	
Gold coin.....	90.00	Cashier's checks outstanding.....	28.91
Silver coin, including all minor coin currency.....	197.25	Certified checks.....	
National bank notes and other U. S. notes.....	1,126.00		
Total.....	29,382.62	Total.....	29,382.62

**BANK OF HARNETT, DUKE****B. N. DUKE, President.****E. P. DAVIS, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$104,222.79	Capital stock.....	\$ 10,000.00
Overdrafts.....	29.21	Surplus fund.....	12,500.00
United States bonds.....		Undivided profits.....	4,750.48
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	645.75	Time certificates of deposit.....	
All other real estate owned.....	913.25	Deposits subject to check.....	55,409.57
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	26,804.44	Savings deposits.....	57,622.02
Cash items.....		Due to banks and bankers.....	
Gold coin.....	772.50	Cashier's checks outstanding.....	144.81
Silver coin, including all minor coin currency.....	2,302.94	Certified checks.....	
National bank notes and other U. S. notes.....	4,685.00	Total.....	
Total.....	140,435.88	Total.....	140,435.88

**BANK OF CAPE FEAR, DUNN****JNO. E. WILSON, President.****T. V. SMITH, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 58,800.44	Capital stock.....	\$ 12,000.00
Overdrafts.....	372.16	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,424.26
North Carolina State bonds.....		Dividends unpaid.....	90.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	20,257.00
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	4,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	33,513.10
Demand loans.....	1,372.33	Demand certificates of deposit.....	
Due from banks and bankers.....	13,639.65	Savings deposits.....	
Cash items.....	466.36	Due to banks and bankers.....	
Gold coin.....	137.50	Cashier's checks outstanding.....	359.81
Silver coin, including all minor coin currency.....	1,416.73	Certified checks.....	
National bank notes and other U. S. notes.....	639.00	Bills sold.....	2,100.00
Total.....	80,844.17	Total.....	80,844.17

**FIDELITY BANK, DURHAM****B. N. DUKE, President.****S. W. MINOR, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 1,208,904.61	Capital stock.....	\$ 100,000.00
Overdrafts.....	107.42	Surplus fund.....	400,000.00
United States bonds.....		Undivided profits.....	25,092.62
North Carolina State bonds.....		Dividends unpaid.....	608.25
All other stocks, bonds and mortgages.....	219,115.15	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Time certificates of deposit and savings deposits.....	
All other real estate owned.....		Deposits subject to check.....	706,472.46
Demand loans.....	362,298.41	Demand certificates of deposit.....	1,022,872.84
Due from banks and bankers.....	516,421.84	Due to banks and bankers.....	137,952.55
Cash items.....	52,306.23	Cashier's checks outstanding.....	2,477.98
Gold coin.....	15,100.00	Certified checks.....	275.96
Silver coin, including all minor coin currency.....	6,778.00	Interest reserve.....	6,000.00
National bank notes and other U. S. notes.....	15,721.00	Total.....	2,401,752.66
Total.....	2,401,752.66		

## HOME SAVINGS BANK, DURHAM

GEO. W. WATTS, President.

T. B. PIERCE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$316,282.48	Capital stock.....	\$ 50,000.00
Overdrafts.....	68.85	Surplus fund.....	12,000.00
United States bonds.....		Undivided profits.....	9,449.16
North Carolina State bonds.....		Dividends unpaid.....	10.75
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,400.00	Time certificates of deposit.....	66,116.00
All other real estate owned.....		Deposits subject to check.....	47,692.34
Demand loans.....	62,342.54	Demand certificates of deposit.....	
Due from banks and bankers.....	27,063.07	Savings deposits.....	223,252.92
Cash items.....	118.85	Due to banks and bankers.....	
Gold coin.....	25.00	Cashier's checks outstanding.....	599.61
Silver coin, including all minor coin currency.....	1,125.46	Certified checks.....	122.50
National bank notes and other U. S. notes.....	867.00	Accrued interest due depositors.....	49.97
Total.....	409,293.25	Total.....	409,293.25

## MECHANICS AND FARMERS BANK, DURHAM

JOHN MERRICK, President.

GEO. W. ADAMS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 38,384.98	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	652.86
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,437.64	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	21,613.44
Demand loans.....		Demand certificates of deposit.....	5,020.00
Due from banks and bankers.....	1,394.57	Savings deposits.....	
Cash items.....	561.51	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	70.71
Silver coin, including all minor coin currency.....	36.41	Certified checks.....	
National bank notes and other U. S. notes.....	1,542.00	Total.....	43,357.01
Total.....	43,357.01	Total.....	43,357.01

## MERCHANTS BANK, DURHAM

W. J. CHRISTIAN, President.

J. A. WARREN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$238,389.03	Capital stock.....	\$ 50,000.00
Overdrafts.....	2,898.10	Surplus fund.....	6,385.00
United States bonds.....		Undivided profits.....	5,979.80
North Carolina State bonds.....		Dividends unpaid.....	14.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,825.00	Time certificates of deposit.....	109,392.03
All other real estate owned.....	4,750.00	Deposits subject to check.....	83,641.78
Demand loans.....	5,575.71	Demand certificates of deposit.....	
Due from banks and bankers.....	31,041.80	Savings deposits.....	25,753.73
Cash items.....	12,473.67	Due to banks and bankers.....	16,746.20
Gold coin.....	40.00	Cashier's checks outstanding.....	2,158.56
Silver coin, including all minor coin currency.....	905.79	Certified checks.....	
National bank notes and other U. S. notes.....	2,172.00	Total.....	300,071.10
Total.....	300,071.10	Total.....	300,071.10

## YADKIN VALLEY BANK, EAST BEND

JOHN A. MARTIN, President.

J. LEE NORMAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 19,436.05	Capital stock.....	\$ 5,000.00
Overdrafts.....	347.81	Surplus fund.....	89.17
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,211.24	Time certificates of deposit.....	16,534.64
All other real estate owned.....		Deposits subject to check.....	8,326.17
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,242.95	Savings deposits.....	
Cash items.....	941.97	Due to banks and bankers.....	
Gold coin.....	15.00	Cashier's checks outstanding.....	353.58
Silver coin, including all minor coin currency.....	168.54	Certified checks.....	
National bank notes and other U. S. notes.....	2,945.00	Total.....	
Total.....	30,308.56	Total.....	30,308.56

## PEOPLES BANK, EAST DURHAM

Y. E. SMITH, President.

J. W. WILKINSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 58,850.32	Capital stock.....	\$ 10,000.00
Overdrafts.....	359.90	Surplus fund.....	600.00
United States bonds.....		Undivided profits.....	756.53
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	850.00	Time certificates of deposit.....	10,545.13
All other real estate owned.....		Deposits subject to check.....	22,789.79
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,832.37	Savings deposits.....	23,422.11
Cash items.....	104.86	Due to banks and bankers.....	
Gold coin.....	417.50	Cashier's checks outstanding.....	565.32
Silver coin, including all minor coin currency.....	460.93	Certified checks.....	
National bank notes and other U. S. notes.....	1,803.00	Total.....	
Total.....	68,678.88	Total.....	68,678.88

## BANK OF EDENTON, EDENTON

JULIEN WOOD, President.

E. C. REA, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$122,168.94	Capital stock.....	\$ 50,000.00
Overdrafts.....	42.03	Surplus fund.....	18,000.00
United States bonds.....		Undivided profits.....	4,796.23
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	60,300.00	Notes and bills rediscounted.....	
Premium on bonds.....	750.00	Bills payable.....	
Banking house, furniture and fixtures.....	4,409.25	Time certificates of deposit.....	9,363.70
All other real estate owned.....	3,250.00	Deposits subject to check.....	100,564.95
Demand loans.....	11,800.00	Demand certificates of deposit.....	
Due from banks and bankers.....	41,410.18	Savings deposits.....	79,448.21
Cash items.....	337.09	Due to banks and bankers.....	
Gold coin.....	797.50	Cashier's checks outstanding.....	38.76
Silver coin, including all minor coin currency.....	855.60	Certified checks.....	149.24
National bank notes and other U. S. notes.....	8,640.00	Accrued interest due depositors.....	83.65
Building account.....	9,684.14	Total.....	
Total.....	262,444.73	Total.....	262,444.73

## CITIZENS BANK, EDENTON

H. C. PRIVOTT, President

CHAS. H. WOOD, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 115,084.31
Overdrafts.....	1,736.96
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	6,180.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	8,940.00
All other real estate owned.....	
Demand loans.....	13,984.46
Due from banks and bankers.....	26,872.06
Cash items.....	611.82
Gold coin.....	930.00
Silver coin, including all minor coin currency.....	2,436.76
National bank notes and other U. S. notes.....	4,478.00
Total.....	182,134.37
	Total.....
	182,134.37

## CITIZENS BANK OF ELIZABETH CITY, ELIZABETH CITY

O. McMULLAN, President.

M. R. GRIFFIN, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 208,374.20
Overdrafts.....	1,287.32
United States bonds.....	
North Carolina State bonds.....	20,000.00
All other stocks, bonds and mortgages.....	19,223.34
Premium on bonds.....	
Banking house, furniture and fixtures.....	8,700.00
All other real estate owned.....	1,250.00
Demand loans.....	7,028.33
Due from banks and bankers.....	64,313.23
Cash items.....	4,201.22
Gold coin.....	2,602.50
Silver coin, including all minor coin currency.....	1,047.93
National bank notes and other U. S. notes.....	3,112.00
Total.....	332,040.77
	Total.....
	332,040.77

## MERCANTILE BANK, ELIZABETH CITY.

GEORGE M. SCOTT, President.

W. H. JENNINGS, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 81,799.16
Overdrafts.....	9.87
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,159.77
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	18,616.80
Cash items.....	1,239.47
Gold coin.....	1,417.50
Silver coin, including all minor coin currency.....	1,103.00
National bank notes and other U. S. notes.....	2,267.00
Total.....	109,612.57
	Total.....
	109,612.57

## SAVINGS BANK AND TRUST COMPANY, ELIZABETH CITY

J. B. FLORA, President.

H. G. KRAMER, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$178,225.72
Overdrafts.....	258.77
United States bonds.....	
North Carolina State bonds.....	5,000.00
All other stocks, bonds and mortgages.....	10,650.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	2,200.00
All other real estate owned.....	
Demand loans.....	14,886.47
Due from banks and bankers.....	35,850.61
Cash items.....	244.18
Gold coin.....	247.50
Silver coin, including all minor coin currency.....	761.31
National bank notes and other U. S. notes.....	2,178.00
Trust investments.....	42,150.00
Accrued interest receivable.....	1,342.03
Total.....	283,994.59
	Total.....
	283,994.59

## BANK OF ELIZABETHTOWN, ELIZABETHTOWN

J. B. CLARK, President.

L. W. WHITTED, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 36,491.59
Overdrafts.....	178.57
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	4,998.12
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	8,047.30
Cash items.....	762.53
Gold coin.....	135.00
Silver coin, including all minor coin currency.....	320.07
National bank notes and other U. S. notes.....	1,838.00
Total.....	52,771.18
	Total.....
	52,771.18

## FARMERS AND MERCHANTS BANK, ELKIN

W. S. REICH, President.

A. W. GEORGE, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 29,361.76
Overdrafts.....	303.61
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	8,157.27
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	1,228.14
Cash items.....	198.67
Gold coin.....	1,167.50
Silver coin, including all minor coin currency.....	227.26
National bank notes and other U. S. notes.....	842.00
Total.....	41,486.21
	Total.....
	41,486.21

## CITIZENS BANK, ELK PARK

A. P. BRINKLEY, President.

O. D. HAMRICK, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 28,201.75	Capital stock.....	\$ 9,250.00
Overdrafts.....	1,205.22	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	1,236.81
North Carolina State bonds.....		Dividends unpaid.....	26.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,997.20	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	22,486.95
Demand loans.....		Demand certificates of deposit.....	6,408.93
Due from banks and bankers.....	6,648.32	Savings deposits.....	
Cash items.....	51.00	Due to banks and bankers.....	
Gold coin.....	240.00	Cashier's checks outstanding.....	312.22
Silver coin, including all minor coin currency.....	331.76	Certified checks.....	38.43
National bank notes and other U. S. notes.....	1,084.00		
Total.....	40,759.34	Total.....	40,759.34

## BANK OF ELLENBORO, ELLENBORO

D. B. HARRILL, President.

G. S. HARRILL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 23,378.62	Capital stock.....	\$ 5,000.00
Overdrafts.....	141.15	Surplus fund.....	
United States bonds.....		Undivided profits.....	580.52
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,621.76	Time certificates of deposit.....	13,204.85
All other real estate owned.....		Deposits subject to check.....	11,825.27
Demand loans.....	738.70	Demand certificates of deposit.....	
Due from banks and bankers.....	6,792.19	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	4,000.00
Gold coin.....	675.00	Cashier's checks outstanding.....	88.19
Silver coin, including all minor coin currency.....	381.41	Certified checks.....	
National bank notes and other U. S. notes.....	970.00		
Total.....	34,698.83	Total.....	34,698.83

## ELM CITY BANK, ELM CITY

JOHN L. BAILEY, President.

E. O. McGOWAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 52,449.32	Capital stock.....	\$ 20,000.00
Overdrafts.....	1,361.94	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,312.23
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,131.83	Time certificates of deposit.....	23,743.23
All other real estate owned.....		Deposits subject to check.....	32,456.78
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	17,602.84	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	6.53
Silver coin, including all minor coin currency.....	2,972.84	Certified checks.....	
National bank notes and other U. S. notes.....			
Total.....	77,518.77	Total.....	77,518.77

## TOISNOT BANKING COMPANY, ELM CITY

R. S. WELLS, President.

JAMES W. HAYS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 87,992.10	Capital stock.....	\$ 20,000.00
Overdrafts.....	222.65	Surplus fund.....	3,205.40
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,425.00	Time certificate of deposit.....	20,294.54
All other real estate owned.....		Deposits subject to check.....	52,215.95
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	28,388.15	Savings deposits.....	30,035.42
Cash items.....		Due to banks and bankers.....	
Gold coin.....	665.00	Cashier's checks outstanding.....	197.49
Silver coin, including all minor coin currency.....	1,308.90	Certified checks.....	
National bank notes and other U. S. notes.....	2,947.00		
Total.....	125,948.80	Total.....	125,948.80

## ELON BANKING AND TRUST COMPANY, ELON COLLEGE

O. B. BARNES, President.

H. D. LAMBETH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 10,269.65	Capital stock.....	\$ 5,000.00
Overdrafts.....	41.39	Surplus fund.....	371.45
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,444.76	Time certificates of deposit.....	3,019.94
All other real estate owned.....		Deposits subject to check.....	9,552.88
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,108.22	Savings deposits.....	
Cash items.....	250.24	Due to banks and bankers.....	
Gold coin.....	75.00	Cashier's checks outstanding.....	52.00
Silver coin, including all minor coin currency.....	257.01	Certified checks.....	
National bank notes and other U. S. notes.....	550.00		
Total.....	\$ 17,996.27	Total.....	17,996.27

## BANK OF ENFIELD, ENFIELD

GEO. B. CURTIS, President.

IVY WATSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$213,865.64	Capital stock.....	\$ 10,000.00
Overdrafts.....	708.30	Surplus fund.....	35,000.00
United States bonds.....		Undivided profits.....	2,406.36
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,500.00	Time certificates of deposit.....	3,075.00
All other real estate owned.....	1,000.00	Deposits subject to check.....	106,090.11
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	53,097.15	Savings deposits.....	124,955.20
Cash items.....	67.71	Due to banks and bankers.....	
Gold coin.....	570.00	Cashier's checks outstanding.....	386.91
Silver coin, including all minor coin currency.....	1,287.23	Certified checks.....	
National bank notes and other U. S. notes.....	8,940.00	Unearned discounts.....	2,721.35
Total.....	286,036.03	Due depositors.....	1,000.00
		Quarterly dividends, July 1.....	400.00
		Total.....	286,036.03

## COMMERCIAL AND FARMERS BANK, ENFIELD

S. C. BELLAMY, President.

P. O. PETWAY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$105,535.46	Capital stock.....	\$ 10,000.00
Overdrafts.....	640.18	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	2,191.63
North Carolina State bonds.....		Dividends unpaid.....	8.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,800.00	Time certificates of deposit.....	8,600.00
All other real estate owned.....		Deposits subject to check.....	65,842.75
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	23,021.12	Savings deposits.....	54,935.65
Cash items.....		Due to banks and bankers.....	
Gold coin.....	552.00	Cashier's checks outstanding.....	159.12
Silver coin, including all minor coin currency.....	586.39	Certified checks.....	
National bank notes and other U. S. notes.....	8,102.00		
Total.....	144,237.15	Total.....	144,237.15

## FARMERS BANK OF EURE, EURE

R. HILL, President.

C. GREENE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 1,100.00	Capital stock.....	\$ 5,100.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,979.16	Time certificates of deposit.....	157.82
All other real estate owned.....		Deposits subject to check.....	2,417.50
Demand loans.....	1,776.15	Demand certificates of deposit.....	
Due from banks and bankers.....		Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	388.91	Certified checks.....	
National bank notes and other U. S. notes.....	1,000.00		
Expense.....	431.10		
Total.....	7,675.32	Total.....	7,675.32

## BANK OF FAIR BLUFF, FAIR BLUFF

E. DICK, President.

J. F. ROGERS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 49,969.07	Capital stock.....	\$ 15,000.00
Overdrafts.....	14.25	Surplus fund.....	1,827.76
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	11,000.00
Banking house, furniture and fixtures.....	4,989.84	Time certificates of deposit.....	19,711.27
All other real estate owned.....	300.00	Deposits subject to check.....	19,161.57
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,216.76	Savings deposits.....	
Cash items.....	6,268.41	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	57.73
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....			
Total.....	66,758.33	Total.....	66,758.33

## BANK OF FAIRMONT, FAIRMONT

DR. J. P. BROWN, President.

F. L. BLUE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 66,916.02	Capital stock.....	\$ 10,000.00
Overdrafts.....	181.66	Surplus fund.....	8,000.00
United States bonds.....		Undivided profits.....	1,131.41
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,150.00	Time certificates of deposit.....	23,075.94
All other real estate owned.....		Deposits subject to check.....	29,649.19
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,709.30	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,645.00	Cashier's checks outstanding.....	132.63
Silver coin, including all minor coin currency.....	1,333.19	Certified checks.....	
National bank notes and other U. S. notes.....	3,054.00		
Total.....	76,989.17	Total.....	76,989.17

## BANK OF FAISON, FAISON

C. S. HINES, President.

M. W. D. WILLIAMS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 63,961.17	Capital stock.....	\$ 10,000.00
Overdrafts.....	826.16	Surplus fund.....	6,500.00
United States bonds.....		Undivided profits.....	2,261.09
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	3,650.00	Time certificates of deposit.....	22,963.74
All other real estate owned.....		Deposits subject to check.....	39,133.29
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	12,047.08	Savings deposits.....	
Cash items.....	140.26	Due to banks and bankers.....	
Gold coin.....	135.00	Cashier's checks outstanding.....	35.55
Silver coin, including all minor coin currency.....	1,059.00	Certified checks.....	
National bank notes and other U. S. notes.....	1,075.00		
Total.....	82,893.67	Total.....	82,893.67

## BANK OF FARMVILLE, FARMVILLE

R. L. DAVIS, President.

J. R. DAVIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 91,975.54	Capital stock.....	\$ 16,500.00
Overdrafts.....	402.75	Surplus fund.....	4,125.00
United States bonds.....		Undivided profits.....	2,401.45
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,000.00	Time certificates of deposit.....	27,044.49
All other real estate owned.....		Deposits subject to check.....	71,359.43
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	24,396.24	Savings deposits.....	
Cash items.....	825.41	Due to banks and bankers.....	
Gold coin.....	140.00	Cashier's checks outstanding.....	17.86
Silver coin, including all minor coin currency.....	584.08	Certified checks.....	273.79
National bank notes and other U. S. notes.....	2,468.00		
Total.....	121,722.02	Total.....	121,722.02

**CITIZENS BANK, FARMVILLE**

T. L. TURNAGE, President.

T. C. TURNAGE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 34,505.10	Capital stock.....	\$ 15,000.00
Overdrafts.....	673.77	Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	1,194.77
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,998.84	Time certificates of deposit.....	10,229.47
All other real estate owned.....		Deposits subject to check.....	30,736.29
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	15,196.29	Savings deposits.....	
Cash items.....	56.77	Due to banks and bankers.....	
Gold coin.....	110.00	Cashier's checks outstanding.....	339.29
Silver coin, including all minor coin currency.....	493.05	Certified checks.....	
National bank notes and other U. S. notes.....	1,966.00	Total.....	58,999.82
Total.....	58,999.82		

**CUMBERLAND SAVINGS AND TRUST COMPANY, FAYETTEVILLE**

FRANK H. STEDMAN, President.

C. W. RANKIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$191,068.13	Capital stock.....	\$ 50,000.00
Overdrafts.....		Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	5,112.33
North Carolina State bonds.....		Dividends unpaid.....	9.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	14,855.77	Time certificates of deposit.....	20,514.30
All other real estate owned.....		Deposits subject to check.....	74,103.58
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	15,185.74	Savings deposits.....	73,056.17
Cash items.....	1,333.01	Due to banks and bankers.....	
Gold coin.....	5,400.00	Cashier's checks outstanding.....	135.75
Silver coin, including all minor coin currency.....	847.43	Certified checks.....	4.95
National bank notes and other U. S. notes.....	4,106.00	Total.....	227,936.08
Total.....	227,936.08		

**BANK OF FOUNTAIN, FOUNTAIN**

H. C. BRIDGERS, President.

K. T. WOOTEN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 16,645.55	Capital stock.....	\$ 12,350.00
Overdrafts.....	15.54	Surplus fund.....	1,676.57
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,140.21	Time certificates of deposit.....	3,445.71
All other real estate owned.....		Deposits subject to check.....	11,270.77
Demand loans.....	2,500.00	Demand certificates of deposit.....	
Due from banks and bankers.....	6,953.67	Savings deposits.....	
Cash items.....	2.73	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	196.86
Silver coin, including all minor coin currency.....	342.21	Certified checks.....	
National bank notes and other U. S. notes.....	340.00	Total.....	28,939.91
Total.....	28,939.91		

## BANK OF FRANKLIN, FRANKLIN

J. S. SLOAN, President.

LEE CRAWFORD, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$158,497.29	Capital stock.....	\$ 50,000.00
Overdrafts.....	2,165.71	Surplus fund.....	7,732.11
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,030.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,719.29	Time certificates of deposit.....	
All other real estate owned.....	10,841.15	Deposits subject to check.....	63,741.94
Demand loans.....		Demand certificates of deposit.....	92,707.49
Due from banks and bankers.....	30,667.78	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	2,000.00	Cashier's checks outstanding.....	878.42
Silver coin, including all minor coin currency.....	2,168.74	Certified checks.....	
National bank notes and other U. S. notes.....	2,970.00		
Total.....	215,059.96	Total.....	215,059.96

## CITIZENS BANK, FRANKLINTON

E. J. CHEATHAM, President.

WILLIAM F. JOYNER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 96,893.10	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,203.80	Surplus fund.....	10,406.88
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	6,000.00
Banking house, furniture and fixtures.....	1,538.89	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	42,376.42
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,337.64	Savings deposits.....	36,694.20
Cash items.....	241.82	Due to banks and bankers.....	264.47
Gold coin.....	307.50	Cashier's checks outstanding.....	504.09
Silver coin, including all minor coin currency.....	1,065.31	Certified checks.....	75.00
National bank notes and other U. S. notes.....	3,733.00		
Total.....	111,321.06	Total.....	111,321.06

## BANK OF FREMONT, FREMONT

J. T. HOOKS, President.

CUTLAR LEE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$139,789.00	Capital stock.....	\$ 24,700.00
Overdrafts.....	851.64	Surplus fund.....	11,669.83
United States bonds.....		Undivided profits.....	400.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,125.21	Time certificates of deposit.....	97,888.78
All other real estate owned.....	1,987.05	Deposits subject to check.....	75,361.26
Demand loans.....	5,900.00	Demand certificates of deposit.....	17,373.15
Due from banks and bankers.....	61,878.00	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	235.00	Cashier's checks outstanding.....	2,271.78
Silver coin, including all minor coin currency.....	2,009.90	Certified checks.....	
National bank notes and other U. S. notes.....	8,889.00		
Total.....	229,664.80	Total.....	229,664.80

**BANK OF FUQUAY, FUQUAY SPRINGS****K. B. JOHNSON, President.****E. H. HOWARD, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 37,917.66	Capital stock.....	\$ 7,500.00
Overdrafts.....	441.86	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	946.59
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,401.94	Time certificates of deposit.....	8,354.95
All other real estate owned.....		Deposits subject to check.....	29,792.09
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,474.74	Savings deposits.....	
Cash items.....	100.00	Due to banks and bankers.....	
Gold coin.....	350.00	Cashier's checks outstanding.....	37.66
Silver coin, including all minor coin currency.....	578.09	Certified checks.....	
National bank notes and other U. S. notes.....	1,867.00		
Total.....	49,131.29	Total.....	49,131.29

**BANK OF GARNER, GARNER****H. D. RAND, President.****J. A. WEATHERS, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 31,020.85	Capital stock.....	\$ 8,000.00
Overdrafts.....	410.80	Surplus fund.....	
United States bonds.....		Undivided profits.....	936.82
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	3,000.00
Banking house, furniture and fixtures.....	2,164.48	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	12,592.60
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,943.28	Savings deposits.....	12,276.16
Cash items.....		Due to banks and bankers.....	
Gold coin.....	60.00	Cashier's checks outstanding.....	82.25
Silver coin, including all minor coin currency.....	343.42	Certified checks.....	
National bank notes and other U. S. notes.....	945.00		
Total.....	36,887.83	Total.....	36,887.83

**MERCHANTS AND FARMERS BANK, GARYSBURG****A. J. ELLIS, President.****ROBERT L. REESE, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 25,451.80	Capital stock.....	\$ 7,500.00
Overdrafts.....	620.66	Surplus fund.....	1,750.00
United States bonds.....		Undivided profits.....	6.40
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,319.83	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	14,596.66
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,789.90	Savings deposits.....	12,920.00
Cash items.....	10.00	Due to banks and bankers.....	
Gold coin.....	375.00	Cashier's checks outstanding.....	370.48
Silver coin, including all minor coin currency.....	355.04	Certified checks.....	
National bank notes and other U. S. notes.....	2,200.00	Over and short.....	38.69
Unearned insurance.....	60.00		
Total.....	37,182.23	Total.....	37,182.23

## GASTON LOAN AND TRUST COMPANY, GASTONIA

THOMAS L. CRAIG, President.

M. A. CARPENTER, Treasurer.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 44,720.02	Capital stock.....	\$ 18,800.00
Overdrafts.....	32.59	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	959.54
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,500.00	Time certificates of deposit.....	11,972.89
All other real estate owned.....		Deposits subject to check.....	13,388.85
Demand loans.....	5,524.00	Demand certificates of deposit.....	
Due from banks and bankers.....	8,480.74	Savings deposits.....	23,476.78
Cash items.....	45.25	Due to banks and bankers.....	
Gold coin.....	750.00	Cashier's checks outstanding.....	289.66
Silver coin, including all minor coin currency.....	664.20	Certified checks.....	
National bank notes and other U. S. notes.....	1,305.00	Accounts payable Insurance Dept.....	837.00
Accounts receivable Insurance Dept.....	1,202.72		
Total.....	71,724.52	Total.....	71,724.52

## BANK OF GATES, GATESVILLE

L. L. SMITH, President.

ROBERT R. TAYLOR, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$109,145.11	Capital stock.....	\$ 10,000.00
Overdrafts.....	67.73	Surplus fund.....	
United States bonds.....		Undivided profits.....	13,021.16
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	11,000.00	Notes and bills rediscounted.....	
Premium on bonds.....	43.00	Bills payable.....	
Banking house, furniture and fixtures.....	3,850.00	Time certificates of deposit.....	85,025.42
All other real estate owned.....		Deposits subject to check.....	54,251.76
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	34,461.42	Savings deposits.....	
Cash items.....	35.86	Due to banks and bankers.....	
Gold coin.....	545.00	Cashier's checks outstanding.....	133.01
Silver coin, including all minor coin currency.....	547.90	Certified checks.....	92.00
National bank notes and other U. S. notes.....	4,905.00	Accrued interest due depositors.....	3,077.67
Total.....	165,601.02	Total.....	165,601.02

## BANK OF GIBSON, GIBSON

W. T. PATE, President.

L. M. BLUE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 84,637.07	Capital stock.....	\$ 15,000.00
Overdrafts.....	34.19	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	4,963.37
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,748.84	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	69,638.18
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	24,583.97	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,060.00	Cashier's checks outstanding.....	72.45
Silver coin, including all minor coin currency.....	508.93	Certified checks.....	
National bank notes and other U. S. notes.....	1,101.00		
Total.....	93,674.00	Total.....	93,674.00

## BANK OF GIBSONVILLE, GIBSONVILLE

J. S. KERNODLE, President.

JOHN W. BARING, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 42,708.59	Capital stock.....	\$ 10,000.00
Overdrafts.....	125.31	Surplus fund.....	
United States bonds.....		Undivided profits.....	263.85
North Carolina State bonds.....		Dividends unpaid.....	12.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,610.47	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	17,562.50
Demand loans.....		Demand certificates of deposit.....	27,267.94
Due from banks and bankers.....	8,440.83	Savings deposits.....	
Cash items.....	65.84	Due to banks and bankers.....	
Gold coin.....	525.00	Cashier's checks outstanding.....	348.80
Silver coin, including all minor coin currency.....	645.05	Certified checks.....	
National bank notes and other U. S. notes.....	1,334.00		
Total.....	55,455.09	Total.....	55,455.09

## BANK OF WAYNE, GOLDSBORO

E. B. BORDEN, President.

W. E. BORDEN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$687,764.26	Capital stock.....	\$ 200,000.00
Overdrafts.....	6,861.10	Surplus fund.....	50,000.00
United States bonds.....		Undivided profits.....	51,795.27
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	175,050.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	40,000.00
Banking house, furniture and fixtures.....	15,000.00	Time certificates of deposit.....	305,541.66
All other real estate owned.....		Deposits subject to check.....	287,064.90
Demand loans.....	22,753.74	Demand certificates of deposit.....	231.52
Due from banks and bankers.....	205,985.54	Savings deposits.....	161,247.25
Cash items.....		Due to banks and bankers.....	61,856.03
Gold coin.....	3,427.50	Cashier's checks outstanding.....	2,339.79
Silver coin, including all minor coin currency.....	5,115.28	Certified checks.....	
National bank notes and other U. S. notes.....	18,119.00		
Total.....	1,140,076.42	Total.....	1,140,076.42

## GOLDSBORO SAVINGS AND TRUST COMPANY, GOLDSBORO

G. A. NORWOOD, President.

H. C. SMITH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$130,519.22	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	10,781.33
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....		Time certificates of deposit.....	12,103.65
All other real estate owned.....		Deposits subject to check.....	105,722.17
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	11,665.24	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	1,422.69	Certified checks.....	
National bank notes and other U. S. notes.....			
Total.....	143,607.15	Total.....	143,607.15

## CITIZENS BANK OF GRAHAM, GRAHAM

J. ADOLPH LONG, President.

CHARLES C. THOMPSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 27,270.34	Capital stock.....	\$ 10,000.00
Overdrafts.....	267.58	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	165.51
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	200.00	Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	1,225.00	Time certificates of deposit.....	7,341.80
All other real estate owned.....		Deposits subject to check.....	7,980.92
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,019.95	Savings deposits.....	5,637.30
Cash items.....		Due to banks and bankers.....	
Gold coin.....	300.00	Cashier's checks outstanding.....	47.38
Silver coin, including all minor coin currency.....	532.04	Certified checks.....	
National bank notes and other U. S. notes.....	2,368.00		
Total.....	34,182.91	Total.....	34,182.91

## BANK OF GRANITE, GRANITE FALLS

J. W. HOKE, (acting) President.

J. W. HOKE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 25,628.47	Capital stock.....	\$ 8,000.00
Overdrafts.....	615.44	Surplus fund.....	687.48
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	400.00
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	2,986.38	Time certificates of deposit.....	9,455.74
All other real estate owned.....		Deposits subject to check.....	15,361.17
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,704.13	Savings deposits.....	
Cash items.....	125.25	Due to banks and bankers.....	
Gold coin.....	300.00	Cashier's checks outstanding.....	182.52
Silver coin, including all minor coin currency.....	615.24	Certified checks.....	
National bank notes and other U. S. notes.....	3,112.00		
Total.....	36,086.91	Total.....	36,086.91

## FARMERS AND MERCHANTS BANK, GRANITE QUARRY

GEORGE D. HOWARD, President.

R. C. JONES, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 29,663.49	Capital stock.....	\$ 6,200.00
Overdrafts.....	36.71	Surplus fund.....	984.94
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,801.51	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	13,772.04
Demand loans.....		Demand certificates of deposit.....	19,750.96
Due from banks and bankers.....	5,557.07	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	92.50	Cashier's checks outstanding.....	136.26
Silver coin, including all minor coin currency.....	283.92	Certified checks.....	
National bank notes and other U. S. notes.....	1,409.00		
Total.....	40,844.20	Total.....	40,844.20

## GREENSBORO LOAN AND TRUST COMPANY, GREENSBORO

J. W. FRY, President.

W. E. ALLEN, Treasurer.

RESOURCES		LIABILITIES	
Loans and discounts.....	1,214,774.19	Capital stock.....	\$ 200,000.00
Overdrafts.....	6,211.58	Surplus fund.....	65,000.00
United States bonds.....		Undivided profits.....	8,707.44
North Carolina State bonds.....	15,000.00	Dividends unpaid.....	8,012.00
All other stocks, bonds and mortgages.....	41,275.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	49,985.06	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	1,266,390.06
Demand loans.....	183,863.91	Demand certificates of deposit.....	123,602.05
Due from banks and bankers.....	158,557.88	Savings deposits.....	
Cash items.....	13,848.16	Due to banks and bankers.....	68,869.32
Gold coin.....	14,430.50	Cashier's checks outstanding.....	7,797.94
Silver coin, including all minor coin currency.....	19,026.42	Certified checks.....	1,149.80
National bank notes and other U. S. notes.....	39,781.00	Accrued interest due depositors.....	7,225.09
Total.....	1,756,753.70	Total.....	1,756,753.70

## HOME SAVINGS BANK, GREENSBORO

C. A. BRAY, President.

M. B. HIGHTOWER, Assistant Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 57,358.96	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	1,332.63
North Carolina State bonds.....	20,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	78,193.25	Notes and bills rediscounted.....	
Premium on bonds.....	2,575.00	Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	2,098.00	Time certificates of deposit.....	15,891.90
All other real estate owned.....		Deposits subject to check.....	
Demand loans.....	4,782.12	Demand certificates of deposit.....	
Due from banks and bankers.....	13,679.81	Savings deposits.....	136,180.76
Cash items.....	543.50	Due to banks and bankers.....	100.00
Gold coin.....	1,170.00	Cashier's checks outstanding.....	1,000.00
Silver coin, including all minor coin currency.....	725.60	Certified checks.....	
National bank notes and other U. S. notes.....	2,893.00	Postal savings fund.....	513.95
Total.....	184,019.24	Total.....	184,019.24

## TEXTILE BANK, GREENSBORO

CEASAR CONE, President.

J. H. COLE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 21,214.28	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	773.67
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	20,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,500.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	55,600.79
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	37,595.64	Savings deposits.....	7,916.40
Cash items.....	1,358.39	Due to banks and bankers.....	
Gold coin.....	4,925.00	Cashier's checks outstanding.....	58.75
Silver coin, including all minor coin currency.....	517.30	Certified checks.....	
National bank notes and other U. S. notes.....	2,239.00	Total.....	
Total.....	89,349.61	Total.....	89,349.61

## BANK OF GREENVILLE, GREENVILLE

R. L. DAVIS, President.

JAMES L. LITTLE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$189,484.55	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,877.95	Surplus fund.....	
United States bonds.....		Undivided profits.....	5,983.49
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,527.32	Time certificates of deposit.....	55,292.97
All other real estate owned.....		Deposits subject to check.....	116,802.13
Demand loans.....	325.87	Demand certificates of deposit.....	
Due from banks and bankers.....	26,906.67	Savings deposits.....	
Cash items.....	2,357.00	Due to banks and bankers.....	12,131.10
Gold coin.....	237.50	Cashier's checks outstanding.....	762.16
Silver coin, including all minor coin currency.....	998.99	Certified checks.....	
National bank notes and other U. S. notes.....	10,256.00	Total.....	
Total.....	240,971.85	Total.....	240,971.85

## GREENVILLE BANKING AND TRUST COMPANY, GREENVILLE

E. G. FLANAGAN, President.

C. S. CARR, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$260,882.07	Capital stock.....	\$ 75,000.00
Overdrafts.....	1,910.81	Surplus fund.....	
United States bonds.....		Undivided profits.....	7,340.28
North Carolina State bonds.....	6,000.00	Dividends unpaid.....	104.50
All other stocks, bonds and mortgages.....	761.74	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,491.11	Time certificates of deposit.....	66,167.41
All other real estate owned.....		Deposits subject to check.....	138,103.05
Demand loans.....	10,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	28,721.23	Bank deposits.....	38,610.26
Cash items.....	3,535.10	Due to banks and bankers.....	72.54
Gold coin.....		Cashier's checks outstanding.....	714.17
Silver coin, including all minor coin currency.....	705.15	Certified checks.....	
National bank notes and other U. S. notes.....	8,105.00	Total.....	
Total.....	326,112.21	Total.....	326,112.21

## BANK OF GRIFTON, GRIFTON

L. J. CHAPMAN, President.

W. J. BULLOCK, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 29,692.26	Capital stock.....	\$ 10,000.00
Overdrafts.....	163.68	Surplus fund.....	750.00
United States bonds.....		Undivided profits.....	742.87
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,474.52	Time certificates of deposit.....	8,991.00
All other real estate owned.....		Deposit subject to check.....	25,563.87
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	12,909.89	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	25.00	Cashier's checks outstanding.....	86.95
Silver coin, including all minor coin currency.....	538.35	Certified checks.....	
National bank notes and other U. S. notes.....	1,331.00	Total.....	
Total.....	46,134.69	Total.....	46,134.69

## BANK OF GROVER, GROVER

C. F. HAMBRIGHT, President.

M. A. TURNER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 51,352.71	Capital stock.....	\$ 10,000.00
Overdrafts.....	19.93	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	1,074.29
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	11,000.00
Banking house, furniture and fixtures.....	3,331.97	Time certificates of deposit.....	10,811.48
All other real estate owned.....		Deposit subject to check.....	22,425.88
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,690.58	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	272.50	Cashier's checks outstanding.....	116.91
Silver coin, including all minor coin currency.....	147.87	Certified checks.....	
National bank notes and other U. S. notes.....	607.00		
Total.....	58,428.56	Total.....	58,428.56

## BANK OF HALIFAX, HALIFAX

W. H. S. BURGWYN, President.

FLETCHER H. GREGORY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 40,932.30	Capital stock.....	\$ 5,000.00
Overdrafts.....	360.84	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	58.47
North Carolina State bonds.....		Dividends unpaid.....	16.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	698.02	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	29,470.70
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	15,558.92	Savings deposits.....	22,867.11
Cash items.....		Due to banks and bankers.....	1,192.79
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	854.99	Certified checks.....	
National bank notes and other U. S. notes.....	3,200.00		
Total.....	61,605.07	Total.....	61,605.07

## BANK OF HAMILTON, HAMILTON

C. H. BAKER, President.

E. A. COUNCIL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 39,089.38	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	445.03
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	500.00	Time certificates of deposit.....	14,425.48
All other real estate owned.....		Deposits subject to check.....	28,317.46
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	9,430.64	Savings deposits.....	
Cash items.....	82.54	Due to banks and bankers.....	
Gold coin.....	115.50	Cashier's checks outstanding.....	123.69
Silver coin, including all minor coin currency.....	267.60	Certified checks.....	
National bank notes and other U. S. notes.....	1,826.00		
Total.....	51,311.66	Total.....	51,311.66

## BANK OF HAMLET, HAMLET

E. A. LACKEY, President.

C. H. MORROW, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$122,196.25	Capital stock.....	\$ 25,000.00
Overdrafts.....	440.91	Surplus fund.....	14,876.25
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	7,500.00	Time certificates of deposit.....	25,492.69
All other real estate owned.....		Deposits subject to check.....	116,207.33
Demand loans.....	1,705.59	Demand certificates of deposit.....	
Due from banks and bankers.....	28,892.66	Savings deposits.....	
Cash items.....	1,294.85	Due to banks and bankers.....	
Gold coin.....	1,355.00	Cashier's checks outstanding.....	309.10
Silver coin, including all minor coin currency.....	3,045.11	Certified checks.....	
National bank notes and other U. S. notes.....	10,455.00		
Total.....	181,885.37	Total.....	181,885.37

## CITIZENS BANK, HAMLET

O. T. GOODWIN, President.

R. C. MULLICAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 31,735.47	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	6,450.00
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	4,300.00	Time certificates of deposit.....	150.00
All other real estate owned.....		Deposits subject to check.....	14,000.80
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,988.26	Savings deposits.....	
Cash items.....	204.51	Due to banks and bankers.....	1,313.00
Gold coin.....		Cashier's checks outstanding.....	137.76
Silver coin, including all minor coin currency.....	1,246.59	Certified checks.....	
National bank notes and other U. S. notes.....	1,500.00		
Expense account.....	155.73		
Total.....	47,111.56	Total.....	47,111.56

## BANK OF HAW RIVER, HAW RIVER

J. N. McPHERSON, President.

J. A. LONG, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 17,728.70	Capital stock.....	\$ 9,500.00
Overdrafts.....	5.94	Surplus fund.....	467.72
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	694.50	Time certificates of deposit.....	4,891.00
All other real estate owned.....		Deposits subject to check.....	12,818.24
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,935.62	Savings deposits.....	3,310.17
Cash items.....	302.27	Due to banks and bankers.....	
Gold coin.....	250.00	Cashier's checks outstanding.....	97.47
Silver coin, including all minor coin currency.....	732.57	Certified checks.....	
National bank notes and other U. S. notes.....	3,435.00		
Total.....	31,084.60	Total.....	31,084.60

## CLAY COUNTY BANK, HAYESVILLE

ALDEN HOWELL, Sr., President.

G. H. HAIGLER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 14,750.80	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	99.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,650.00	Time certificates of deposit.....	6,145.47
All other real estate owned.....		Deposits subject to check.....	8,163.01
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,569.72	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	595.00	Cashier's checks outstanding.....	132.84
Silver coin, including all minor coin currency.....	445.47	Certified checks.....	
National bank notes and other U. S. notes.....	1,030.00		
Total.....	20,040.99	Total.....	20,040.99

## CITIZENS BANK, HENDERSON

J. B. OWEN, President.

W. A. HUNT, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$587,338.73	Capital stock.....	\$ 100,000.00
Overdrafts.....	3,409.52	Surplus fund.....	65,000.00
United States bonds.....		Undivided profits.....	27,924.18
North Carolina State bonds.....	25,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	29,700.00	Notes and bills rediscounted.....	
Premium on bonds.....	951.25	Bills payable.....	
Banking house, furniture and fixtures.....	10,732.73	Time certificates of deposit.....	66,816.73
All other real estate owned.....		Deposits subject to check.....	301,856.12
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	107,802.56	Savings deposits.....	220,043.74
Cash items.....	4,219.34	Due to banks and bankers.....	5,783.60
Gold coin.....	1,405.00	Cashier's checks outstanding.....	1,747.48
Silver coin, including all minor coin currency.....	2,896.42	Certified checks.....	3.00
National bank notes and other U. S. notes.....	14,514.00		
Insurance department.....	1,205.30		
Total.....	789,174.85	Total.....	789,174.85

## CITIZENS BANK, HENDERSONVILLE

F. E. DURFEE, President.

C. E. BROOKS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 99,840.72	Capital stock.....	\$ 30,000.00
Overdrafts.....	807.71	Surplus fund.....	
United States bonds.....		Undivided profits.....	6,845.09
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	3,178.69	Time certificates of deposit.....	28,828.87
All other real estate owned.....		Deposits subject to check.....	44,180.80
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	15,829.26	Savings deposits.....	7,548.87
Cash items.....	451.18	Due to banks and bankers.....	
Gold coin.....	1,025.00	Cashier's checks outstanding.....	610.39
Silver coin, including all minor coin currency.....	940.46	Certified checks.....	33.00
National bank notes and other U. S. notes.....	4,174.00		
Total.....	126,047.02	Total.....	126,047.02

## WANTESKA TRUST AND BANKING COMPANY, HENDERSONVILLE

W. A. SMITH, President.

P. F. PATTON, Secretary and Treasurer.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 91,817.80	Capital stock.....	\$ 30,000.00
Overdrafts.....	2,016.35	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	1,547.88
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,125.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	2,624.50	Time certificates of deposit.....	13,928.60
All other real estate owned.....		Deposits subject to check.....	40,400.02
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,373.11	Savings deposits.....	
Cash items.....	333.75	Due to banks and bankers.....	
Gold coin.....	80.00	Cashier's checks outstanding.....	486.30
Silver coin, including all minor coin currency.....	227.29	Certified checks.....	
National bank notes and other U. S. notes.....	1,765.00		
Total.....	106,362.80	Total.....	106,362.80

## HAYNES BANK, HENRIETTA

R. R. HAYNES, President.

J. B. WATKINS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 26,573.98	Capital stock.....	\$ 12,000.00
Overdrafts.....	.84	Surplus fund.....	2,536.58
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	24,414.39
Demand loans.....	15,050.00	Demand certificates of deposit.....	12,676.75
Due from banks and bankers.....	5,760.24	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,600.00	Cashier's checks outstanding.....	120.50
Silver coin, including all minor coin currency.....	263.16	Certified checks.....	
National bank notes and other U. S. notes.....	1,500.00		
Total.....	51,748.22	Total.....	51,748.22

## HERTFORD BANKING COMPANY, HERTFORD

W. S. BLANCHARD, President.

L. W. NORMAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$143,262.27	Capital stock.....	\$ 15,000.00
Overdrafts.....	334.75	Surplus fund.....	15,000.00
United States bonds.....	1,000.00	Undivided profits.....	7,185.17
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	10,000.00	Time certificates of deposit.....	54,481.00
All other real estate owned.....		Deposits subject to check.....	87,985.57
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	19,506.01	Savings deposits.....	
Cash items.....	56.15	Due to banks and bankers.....	
Gold coin.....	210.00	Cashier's checks outstanding.....	1,080.51
Silver coin, including all minor coin currency.....	1,598.07	Certified checks.....	105.00
National bank notes and other U. S. notes.....	4,870.00		
Total.....	180,837.25	Total.....	180,837.25

**HICKORY BANKING AND TRUST COMPANY, HICKORY**

J. F. ABERNETHY, President.

W. A. REID, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$116,256.46
Overdrafts.....	1,677.89
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	1,030.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	8,521.83
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	17,112.90
Cash items.....	630.81
Gold coin.....	2,105.00
Silver coin, including all minor coin currency.....	2,253.35
National bank notes and other U. S. notes.....	2,452.00
Total.....	152,044.84
	Total.....
	152,044.84

**BANK OF COMMERCE, HIGH POINT**

O. E. KEARNS, President.

H. A. MILLIS, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 89,467.51
Overdrafts.....	651.15
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	4,838.03
Premium on bonds.....	
Banking house, furniture and fixtures.....	52,741.56
All other real estate owned.....	3,725.14
Demand loans.....	812.50
Due from banks and bankers.....	26,326.82
Cash items.....	812.24
Gold coin.....	767.50
Silver coin, including all minor coin currency.....	494.56
National bank notes and other U. S. notes.....	5,519.00
Total.....	186,156.01
	Total.....
	186,156.01

**HIGH POINT SAVINGS AND TRUST COMPANY, HIGH POINT**

S. H. HILLIARD, President.

ED. L. RAGAN, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$155,869.67
Overdrafts.....	
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	1,226.14
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	41,343.64
Cash items.....	825.21
Gold coin.....	256.00
Silver coin, including all minor coin currency.....	1,070.73
National bank notes and other U. S. notes.....	2,575.00
Total.....	203,166.39
	Total.....
	203,166.39

## HOME BANKING COMPANY, HIGH POINT

T. F. WRENN, President.

D. H. MILTON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$155,678.54	Capital stock.....	\$ 30,000.00
Overdrafts.....	2,670.73	Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	1,163.14
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,910.89	Time certificates of deposit.....	29,323.12
All other real estate owned.....		Deposits subject to check.....	109,449.06
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	10,721.76	Savings deposits.....	
Cash items.....	648.34	Due to banks and bankers.....	1,005.70
Gold coin.....	1,440.00	Cashier's checks outstanding.....	3,726.00
Silver coin, including all minor coin currency.....	1,882.76	Certified checks.....	
National bank notes and other U. S. notes.....	4,514.00		
Insurance department.....	700.00		
Total.....	181,167.02	Total.....	181,167.02

## BANK OF ORANGE, HILLSBORO

J. S. SPURGEON, President.

P. C. COLLINS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$103,381.18	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	10,350.47
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,412.07	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	51,653.55
Demand loans.....	10,000.00	Demand certificates of deposit.....	59,854.31
Due from banks and bankers.....	13,259.52	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	80.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	1,720.56	Certified checks.....	
National bank notes and other U. S. notes.....	2,005.00		
Total.....	131,858.33	Total.....	131,858.33

## BANK OF HOBBSSVILLE, HOBBSSVILLE

A. F. ROUNTREE, President.

W. A. SYKES, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 14,830.65	Capital stock.....	\$ 8,300.00
Overdrafts.....	72.42	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	2,005.65	Time certificates of deposit.....	2,555.50
All other real estate owned.....		Deposits subject to check.....	10,632.03
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	3,364.11	Savings deposits.....	
Cash items.....	30.00	Due to banks and bankers.....	
Gold coin.....	437.50	Cashier's checks outstanding.....	109.42
Silver coin, including all minor coin currency.....	268.80	Certified checks.....	25.50
National bank notes and other U. S. notes.....	1,695.00		
Net expense over profits.....	18.32		
Total.....	23,622.45	Total.....	23,622.45

**BANK OF HOBGOOD, HOBGOOD****L. J. BAKER**, President.**E. P. HYMAN**, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 20,005.67	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	200.00
United States bonds.....		Undivided profits.....	569.44
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,113.32	Time certificates of deposit.....	5,921.15
All other real estate owned.....		Deposits subject to check.....	24,652.39
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	13,379.08	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	422.50	Cashier's checks outstanding.....	365.00
Silver coin, including all minor coin currency.....	113.41	Certified checks.....	
National bank notes and other U. S. notes.....	674.00		
Total.....	36,707.98	Total.....	36,707.98

**BANK OF HOLLY SPRINGS, HOLLY SPRINGS****H. W. NORRIS**, President.**W. A. SEGRAVES**, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 11,931.49	Capital stock.....	\$ 5,000.00
Overdrafts.....	243.41	Surplus fund.....	
United States bonds.....		Undivided profits.....	116.25
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,800.00	Time certificates of deposit.....	885.00
All other real estate owned.....		Deposits subject to check.....	6,547.21
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	3,660.02	Savings deposits.....	5,653.23
Cash items.....		Due to banks and bankers.....	
Gold coin.....	65.00	Cashier's checks outstanding.....	147.40
Silver coin, including all minor coin currency.....	134.17	Certified checks.....	
National bank notes and other U. S. notes.....	515.00		
Total.....	18,349.09	Total.....	18,349.09

**BANK OF HOOKERTON, HOOKERTON****HENRY CLARK BRIDGERS**, President.**N. F. LOVELACE**, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 23,421.42	Capital stock.....	\$ 15,000.00
Overdrafts.....	974.33	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	1,617.20
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,558.10	Time certificates of deposit.....	3,492.54
All other real estate owned.....		Deposits subject to check.....	20,546.83
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	8,689.31	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	30.00	Cashier's checks outstanding.....	14.80
Silver coin, including all minor coin currency.....	149.21	Certified checks.....	
National bank notes and other U. S. notes.....	1,349.00		
Total.....	41,171.37	Total.....	41,171.37

**BANK OF HUNTERSVILLE, HUNTERSVILLE****J. L. CHOATE, President.****W. G. CRAVEN, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 33,199.95	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	2,106.86
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,320.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	16,845.39
Demand loans.....		Demand certificates of deposit.....	23,104.72
Due from banks and bankers.....	15,226.62	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	304.50
Silver coin, including all minor coin currency.....	405.90	Certified checks.....	
National bank notes and other U. S. notes.....	2,209.00	Total.....	52,361.47
Total.....	52,361.47		

**BANK OF NORTHAMPTON, JACKSON****J. L. FLYTHE, President.****H. H. GRANT, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 76,428.40	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	6,250.00
United States bonds.....		Undivided profits.....	1,310.65
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,293.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	75,968.43
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	31,559.14	Savings deposits.....	29,778.87
Cash items.....	488.05	Due to banks and bankers.....	
Gold coin.....	237.00	Cashier's checks outstanding.....	69.04
Silver coin, including all minor coin currency.....	250.40	Certified checks.....	
National bank notes and other U. S. notes.....	3,112.00	Total.....	118,376.99
Total.....	118,376.99		

**BANK OF ONSLOW, JACKSONVILLE****J. W. BURTON, President.****GEORGE H. BENDER, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 96,073.07	Capital stock.....	\$ 10,000.00
Overdrafts.....	252.19	Surplus fund.....	7,500.00
United States bonds.....		Undivided profits.....	4,870.16
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,465.28	Time certificates of deposit.....	79,403.23
All other real estate owned.....		Deposits subject to check.....	63,508.84
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	55,880.32	Savings deposits.....	
Cash items.....	2,587.51	Due to banks and bankers.....	
Gold coin.....	275.00	Cashier's checks outstanding.....	1,639.59
Silver coin, including all minor coin currency.....	1,064.47	Certified checks.....	
National bank notes and other U. S. notes.....	3,344.00	Total.....	166,921.82
Total.....	166,921.82		

## BANK OF JAMESVILLE, JAMESVILLE

J. E. SMITHWICK, President.

A. J. MANNING, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$16,529.18	Capital stock.....	\$ 5,000.00
Overdrafts.....	540.23	Surplus fund.....	
United States bonds.....		Undivided profits.....	406.01
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	856.91	Time certificates of deposit.....	5,996.26
All other real estate owned.....		Deposits subject to check.....	14,063.53
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,590.24	Savings deposits.....	
Cash items.....	74.50	Due to banks and bankers.....	
Gold coin.....	255.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	349.74	Certified checks.....	
National bank notes and other U. S. notes.....	1,720.00	Total.....	25,465.80
Total.....	25,465.80		

## BANK OF ASHE, JEFFERSON

J. E. FINLEY, President.

W. H. WORTH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$100,235.32	Capital stock.....	\$ 15,000.00
Overdrafts.....	450.98	Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	1,962.83
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	8,000.00
Banking house, furniture and fixtures.....	880.58	Time certificates of deposit.....	31,347.92
All other real estate owned.....		Deposits subject to check.....	54,323.95
Demand loans.....	3,115.67	Demand certificates of deposit.....	
Due from banks and bankers.....	7,947.85	Savings deposits.....	
Cash items.....	1,147.18	Due to banks and bankers.....	
Gold coin.....	765.00	Cashier's checks outstanding.....	2,262.90
Silver coin, including all minor coin currency.....	1,230.02	Certified checks.....	
National bank notes and other U. S. notes.....	4,125.00	Total.....	119,897.60
Total.....	119,897.60		

## BANK OF KENLY, KENLY

H. F. EGERTON, President.

J. H. KIRBY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 61,956.45	Capital stock.....	\$ 10,000.00
Overdrafts.....	119.71	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,254.08
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,003.50	Time certificates of deposit.....	14,126.08
All other real estate owned.....		Deposits subject to check.....	33,324.36
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,326.95	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	175.00	Cashier's checks outstanding.....	285.99
Silver coin, including all minor coin currency.....	398.06	Certified checks.....	
National bank notes and other U. S. notes.....	1,725.00	Accrued interest due depositors.....	214.16
Total.....	69,704.67	Due stockholders on assessment account amount received from bonding company.....	4,500.00
		Total.....	69,704.67

## BANK OF KERNERSVILLE, KERNERSVILLE

W. H. MENDENHALL, President.

GEORGE V. FULP, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 65,287.10	Capital stock.....	\$ 7,500.00
Overdrafts.....	201.38	Surplus fund.....	3,250.00
United States bonds.....		Undivided profits.....	2,000.89
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,173.36	Time certificates of deposit.....	43,822.20
All other real estate owned.....		Deposits subject to check.....	27,245.22
Demand loans.....	7,310.00	Demand certificates of deposit.....	
Due from banks and bankers.....	13,406.62	Savings deposits.....	9,195.53
Cash items.....	425.13	Due to banks and bankers.....	862.85
Gold coin.....	1,630.00	Cashier's checks outstanding.....	187.57
Silver coin, including all minor coin currency.....	1,387.67	Certified checks.....	
National bank notes and other U. S. notes.....	2,333.00	Total.....	94,154.26
Total.....	94,154.26		

## FORSYTH BANKING AND TRUST COMPANY, KERNERSVILLE

D. W. HARMON, Vice-President.

J. M. GUYER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 9,667.09	Capital stock.....	\$ 6,750.00
Overdrafts.....		Surplus fund.....	327.53
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	682.67
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	250.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	1,982.40
Demand loans.....		Demand certificates of deposit.....	2,680.96
Due from banks and bankers.....	684.30	Savings deposits.....	862.40
Cash items.....	171.14	Due to banks and bankers.....	
Gold coin.....	1,590.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	179.43	Certified checks.....	
National bank notes and other U. S. notes.....	744.00	Total.....	13,285.96
Total.....	13,285.96		

## KINGS MOUNTAIN BANK, KINGS MOUNTAIN

F. DILLING, President.

W. S. DILLING, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 16,409.11	Capital stock.....	\$ 10,000.00
Overdrafts.....	4,995.44	Surplus fund.....	418.77
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	300.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	24,330.64
Demand loans.....	9,195.00	Demand certificates of deposit.....	2,000.00
Due from banks and bankers.....	10,089.82	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	65.00	Cashier's checks outstanding.....	70.87
Silver coin, including all minor coin currency.....	165.91	Certified checks.....	
National bank notes and other U. S. notes.....	600.00	Total.....	41,820.28
Total.....	41,820.28		

## PEOPLES LOAN AND TRUST COMPANY, KINGS MOUNTAIN

J. O. PLONK, President.

M. E. HERNDON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 47,980.24	Capital stock.....	\$ 10,000.00
Overdrafts.....	327.29	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,181.77
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,266.70	Time certificates of deposit.....	20,335.74
All other real estate owned.....		Deposits subject to check.....	32,966.59
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	12,391.86	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	310.00	Cashier's checks outstanding.....	187.11
Silver coin, including all minor coin currency.....	895.12	Certified checks.....	
National bank notes and other U. S. notes.....	1,500.00		
Total.....	66,671.21	Total.....	66,671.21

## FARMERS AND MERCHANTS BANK, KINSTON

CHARLES F. HARVEY, President.

L. J. MEWBORNE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 91,238.19	Capital stock.....	\$ 25,000.00
Overdrafts.....	405.27	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,967.31
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,817.32	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	79,220.20
Demand loans.....		Demand certificates of deposit.....	31,529.37
Due from banks and bankers.....	51,028.78	Savings deposits.....	9,038.09
Cash items.....	24.98	Due to banks and bankers.....	978.34
Gold coin.....	1,520.00	Cashier's checks outstanding.....	5,167.50
Silver coin, including all minor coin currency.....	1,016.27	Certified checks.....	
National bank notes and other U. S. notes.....	6,850.00		
Total.....	153,900.81	Total.....	153,900.81

## HOLLOWAY, MURPHY &amp; CO., KINSTON

T. B. HOLLOWAY, President.

J. G. BANTON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 7,572.85	Capital stock.....	\$ 2,282.59
Overdrafts.....	239.89	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,217.34	Time certificates of deposit.....	3,585.75
All other real estate owned.....		Deposits subject to check.....	6,838.42
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,376.46	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	187.54
Gold coin.....	50.00	Cashier's checks outstanding.....	26.17
Silver coin, including all minor coin currency.....	293.09	Certified checks.....	
National bank notes and other U. S. notes.....	1,100.00		
Miscellaneous.....	50.84		
Total.....	12,900.47	Total.....	12,900.47

## BANK OF KITTRELL, KITTRELL

W. A. HUNT, President.

T. H. CRUDUP, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 1,104.50	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	50.98
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	887.69	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	4,617.54
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,244.60	Savings deposits.....	384.25
Cash items.....		Due to banks and bankers.....	
Gold coin.....	70.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	257.77	Certified checks.....	
National bank notes and other U. S. notes.....	1,214.00		
Miscellaneous.....	284.21		
Total.....	10,032.77	Total.....	10,032.77

## ROUSE BANKING COMPANY, LA GRANGE

N. J. ROUSE, President.

T. R. ROUSE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$104,560.59	Capital stock.....	\$ 25,000.00
Overdrafts.....	3,055.14	Surplus fund.....	1,044.98
United States bonds.....		Undivided profits.....	1,382.07
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	30.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	12,754.34	Time certificates of deposit.....	58,024.16
All other real estate owned.....		Deposits subject to check.....	50,987.00
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	10,327.05	Savings deposits.....	
Cash items.....	189.07	Due to banks and bankers.....	
Gold coin.....	325.00	Cashier's checks outstanding.....	240.11
Silver coin, including all minor coin currency.....	454.13	Certified checks.....	
National bank notes and other U. S. notes.....	4,043.00		
Total.....	136,708.32	Total.....	136,708.32

## MERCHANTS AND FARMERS BANK, LANDIS

DR. B. O. EDWARDS, President.

Q. R. NEAL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 9,650.51	Capital stock.....	\$ 9,700.00
Overdrafts.....	206.45	Surplus fund.....	642.58
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,809.11	Time certificates of deposit.....	2,813.92
All other real estate owned.....		Deposits subject to check.....	6,549.17
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,563.06	Savings deposits.....	
Cash items.....	87.55	Due to banks and bankers.....	352.64
Gold coin.....	555.00	Cashier's checks outstanding.....	160.43
Silver coin, including all minor coin currency.....	491.62	Certified checks.....	
National bank notes and other U. S. notes.....	406.00		
Miscellaneous.....	649.44		
Total.....	20,218.74	Total.....	20,218.74

## SCOTLAND COUNTY BANK, LAURINBURG

A. L. JAMES, President.

HINTON JAMES, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$192,354.43	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	6,908.50
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	250.00	Time certificates of deposit.....	1,038.32
All other real estate owned.....	1,500.00	Deposits subject to check.....	
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	12,494.25	Savings deposits.....	187,651.86
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....		Accrued interest due depositors.....	1,000.00
Total.....	206,598.68	Total.....	206,598.68

## STATE BANK, LAURINBURG

JAMES A. JONES, President.

W. H. COOPER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$637,293.03	Capital stock.....	\$ 40,000.00
Overdrafts.....	6,479.21	Surplus fund.....	40,000.00
United States bonds.....		Undivided profits.....	10,094.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	90,000.00
Banking house, furniture and fixtures.....	26,000.00	Time certificates of deposit.....	1,200.35
All other real estate owned.....		Deposits subject to check.....	459,894.56
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	52,751.13	Savings deposits.....	81,989.96
Cash items.....	2,031.33	Due to banks and bankers.....	
Gold coin.....	347.50	Cashier's checks outstanding.....	85.49
Silver coin, including all minor coin currency.....	613.83	Certified checks.....	
National bank notes and other U. S. notes.....	2,749.00	Accrued interest due depositors.....	5,000.00
Total.....	728,265.03	Total.....	728,265.03

## BANK OF LEAKSVILLE, LEAKSVILLE

D. F. KING, President.

A. T. HOPPER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$112,245.16	Capital stock.....	\$ 30,000.00
Overdrafts.....	1,181.18	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	6,518.43
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	885.00	Time certificates of deposit.....	70,205.22
All other real estate owned.....		Deposits subject to check.....	52,754.75
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	41,706.17	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	42.00
Gold coin.....	1,860.00	Cashier's checks outstanding.....	308.10
Silver coin, including all minor coin currency.....	3,073.40	Certified checks.....	1,414.39
National bank notes and other U. S. notes.....	10,292.00	Accrued interest due depositors.....	
Total.....	171,242.89	Total.....	171,242.89

## PEOPLES BANK, LEAKSVILLE

S. L. MARTIN, President.

A. E. MILLNER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 46,692.35	Capital stock.....	\$ 15,000.00
Overdrafts.....	46.34	Surplus fund.....	
United States bonds.....	1,000.00	Undivided profits.....	2,042.22
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	16.58	Bills payable.....	
Banking house, furniture and fixtures.....	3,360.11	Time certificates of deposit.....	31,030.37
All other real estate owned.....		Deposits subject to check.....	31,273.83
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	24,579.26	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	1.21
Gold coin.....	652.50	Cashier's checks outstanding.....	56.75
Silver coin, including all minor coin currency.....	351.24	Certified checks.....	
National bank notes and other U. S. notes.....	3,331.00	Accrued interest due depositors.....	625.00
Total.....	80,029.38	Total.....	80,029.38

## BANK OF LENOIR, LENOIR

G. W. F. HARPER, President.

J. H. BEALL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$209,275.06	Capital stock.....	\$ 40,000.00
Overdrafts.....	575.52	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	6,693.55
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	10,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,500.00	Time certificates of deposit.....	52,359.83
All other real estate owned.....		Deposits subject to check.....	149,211.89
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	36,204.96	Savings deposits.....	
Cash items.....	1,046.36	Due to banks and bankers.....	266.79
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	12,930.16	Certified checks.....	
National bank notes and other U. S. notes.....		Accrued interest due depositors.....	1,000.00
Total.....	263,532.06	Total.....	263,532.06

## BANK OF LEWISTON, LEWISTON

W. MITCHELL, President.

J. N. HOGGARD, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 52,974.77	Capital stock.....	\$ 8,000.00
Overdrafts.....	409.82	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,412.56
North Carolina State bonds.....		Dividends unpaid.....	
All other bonds, stocks and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,690.21	Time certificates of deposit.....	21,637.27
All other real estate owned.....		Deposits subject to check.....	33,111.42
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,259.16	Savings deposits.....	
Cash items.....	615.26	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	404.46
Silver coin, including all minor coin currency.....	3,116.49	Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	
Total.....	67,065.71	Total.....	67,065.71

**BANK OF LEXINGTON, LEXINGTON****G. W. MONTCASTLE, President.****W. H. MENDENHALL, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$325,733.24	Capital stock.....	\$ 50,000.00
Overdrafts.....	2,189.06	Surplus fund.....	14,210.39
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	12,400.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,261.78	Time certificates of deposit.....	215,063.88
All other real estate owned.....	8,000.00	Deposits subject to check.....	70,133.51
Demand loans.....		Demand certificates of deposit.....	31,884.58
Due from banks and bankers.....	26,790.50	Savings deposits.....	
Cash items.....	2,114.40	Due to banks and bankers.....	
Gold coin.....	1,238.50	Cashier's checks outstanding.....	218.14
Silver coin, including all minor coin currency.....	738.02	Certified checks.....	
National bank notes and other U. S. notes.....	6,945.00	Total.....	391,410.50
Total.....	391,410.50		

**COMMERCIAL AND SAVINGS BANK, LEXINGTON****J. W. McCRARY, President.****J. F. DEADRICK, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$171,601.29	Capital stock.....	\$ 25,000.00
Overdrafts.....	760.48	Surplus fund.....	8,000.00
United States bonds.....		Undivided profits.....	3,339.51
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	954.02
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	3,265.99	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	43,147.62
Demand loans.....		Demand certificates of deposit.....	116,602.11
Due from banks and bankers.....	25,582.49	Savings deposits.....	10,600.45
Cash items.....	2,169.48	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	1,616.84
Silver coin, including all minor coin currency.....	9,510.82	Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	214,160.55
Insurance department.....	1,270.00		
Total.....	214,160.55		

**BANK OF LIBERTY, LIBERTY****A. E. LEWIS, President.****B. M. BROWER, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$ 79,423.79	Capital stock.....	\$ 10,000.00
Overdrafts.....	515.34	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	88.50
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	250.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,054.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	27,779.93
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	8,270.49	Savings deposits.....	53,210.55
Cash items.....	212.74	Due to banks and bankers.....	
Gold coin.....	615.00	Cashier's checks outstanding.....	214.96
Silver coin, including all minor coin currency.....	847.58	Certified checks.....	
National bank notes and other U. S. notes.....	2,530.00	Accrued interest due depositors.....	425.00
Total.....	95,718.94	Total.....	95,718.94

## BANK OF LILESVILLE, LILESVILLE

J. F. ALEXANDER, President.

B. R. WALL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 56,988.96	Capital stock.....	\$ 10,000.00
Overdrafts.....	494.25	Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	1,494.86
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	3,788.01	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	47,178.13
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,480.25	Savings deposits.....	
Cash items.....	332.90	Due to banks and bankers.....	
Gold coin.....	110.00	Cashier's checks outstanding.....	475.46
Silver coin, including all minor coin currency.....	1,075.08	Certified checks.....	
National bank notes and other U. S. notes.....	1,881.00		
Total.....	71,148.45	Total.....	71,148.45

## BANK OF LILLINGTON, LILLINGTON

D. H. SENTER, President.

H. T. SPEARS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 31,955.18	Capital stock.....	\$ 10,000.00
Overdrafts.....	188.25	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	1,186.11
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,882.27	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	30,546.32
Demand loans.....	68.13	Demand certificates of deposit.....	
Due from banks and bankers.....	16,388.82	Savings deposits.....	11,280.61
Cash items.....	7.45	Due to banks and bankers.....	
Gold coin.....	465.00	Cashier's checks outstanding.....	18.50
Silver coin, including all minor coin currency.....	395.42	Certified checks.....	
National bank notes and other U. S. notes.....	1,885.00	Accrued interest due depositors.....	202.00
Total.....	54,233.54	Total.....	54,233.54

## BANK OF LITTLETON, LITTLETON

J. H. HARRISON, President.

H. F. BONNEY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$106,816.59	Capital stock.....	\$ 15,000.00
Overdrafts.....	69.56	Surplus fund.....	3,525.20
United States bonds.....		Undivided profits.....	4,116.46
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	934.90	Time certificates of deposit.....	
All other real estate owned.....	3,750.00	Deposits subject to check.....	51,727.58
Demand loans.....	5,365.00	Demand certificates of deposit.....	
Due from banks and bankers.....	3,107.00	Savings deposits.....	51,797.70
Cash items.....	591.50	Due to banks and bankers.....	
Gold coin.....	30.00	Cashier's checks outstanding.....	506.55
Silver coin, including all minor coin currency.....	3,279.94	Certified checks.....	25.00
National bank notes and other U. S. notes.....	2,954.00		
Total.....	126,698.49	Total.....	126,698.49

## PLANTERS BANK, LITTLETON

T. J. MILES, President.

M. J. GRANT, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 78,333.20	Capital stock.....	\$ 10,000.00
Overdrafts.....	462.70	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	1,213.17
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,688.25	Time certificates of deposit.....	1,640.00
All other real estate owned.....	1,600.00	Deposits subject to check.....	63,960.55
Demand loans.....	2,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	29,364.45	Savings deposits.....	42,361.61
Cash items.....	582.57	Due to banks and bankers.....	
Gold coin.....	187.50	Cashier's checks outstanding.....	802.34
Silver coin, including all minor coin currency.....	495.00	Certified checks.....	
National bank notes and other U. S. notes.....	4,764.00		
Total.....	120,477.67	Total.....	120,477.67

## FARMERS AND MERCHANTS BANK, LOUISBURG

F. N. EGERTON, President.

M. S. CLIFTON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$162,700.54	Capital stock.....	\$ 50,000.00
Overdrafts.....	9,000.97	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,215.52
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	7,231.48	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	74,089.92
Demand loans.....	2,810.00	Demand certificates of deposit.....	13,400.39
Due from banks and bankers.....	10,568.36	Savings deposits.....	36,984.70
Cash items.....	818.32	Due to banks and bankers.....	
Gold coin.....	1,082.50	Cashier's checks outstanding.....	192.47
Silver coin, including all minor coin currency.....	1,760.83	Certified checks.....	25.00
National bank notes and other U. S. notes.....	2,935.00		
Total.....	198,908.00	Total.....	198,908.00

## BANK OF LUMBERTON, LUMBERTON

A. W. MCLEAN, President.

C. V. BROWN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$392,429.10	Capital stock.....	\$ 100,000.00
Overdrafts.....	1,916.03	Surplus fund.....	
United States bonds.....		Undivided profits.....	34,125.61
North Carolina State bonds.....		Dividends unpaid.....	87.50
All other stocks, bonds and mortgages.....	25,122.50	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	75,000.00
Banking house, furniture and fixtures.....	4,701.82	Time certificates of deposit.....	16,729.11
All other real estate owned.....		Deposits subject to check.....	164,661.10
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	60,985.64	Savings deposits.....	108,664.27
Cash items.....	2,446.95	Due to banks and bankers.....	
Gold coin.....	1,635.00	Cashier's checks outstanding.....	749.90
Silver coin, including all minor coin currency.....	2,425.65	Certified checks.....	5.00
National bank notes and other U. S. notes.....	8,360.00		
Total.....	500,022.49	Total.....	500,022.49

## FARMERS AND MERCHANTS BANK OF ROBESON, LUMBERTON

T. A. McNEILL, President.

T. C. EVANS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 42,584.21	Capital stock.....	\$ 18,400.00
Overdrafts.....	211.65	Surplus fund.....	1,840.00
United States bonds.....		Undivided profits.....	723.10
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	3,000.00
Banking house, furniture and fixtures.....	1,604.97	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	20,028.52
Demand loans.....		Demand certificates of deposit.....	7,068.13
Due from banks and bankers.....	5,200.80	Savings deposits.....	
Cash items.....	145.95	Due to banks and bankers.....	256.39
Gold coin.....	110.00	Cashier's checks outstanding.....	6.00
Silver coin, including all minor coin currency.....	324.10	Certified checks.....	
National bank notes and other U. S. notes.....	1,220.00	Accrued interest due depositors.....	81.34
Total.....	51,401.48	Total.....	51,401.48

## BANK OF MACON, MACON

J. M. COLEMAN, President.

J. S. NOWELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 22,018.56	Capital stock.....	\$ 8,300.00
Overdrafts.....	1,143.30	Surplus fund.....	596.68
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	3,500.00
Banking house, furniture and fixtures.....	1,641.41	Time certificates of deposit.....	5,131.69
All other real estate owned.....		Deposits subject to check.....	12,459.92
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	3,533.29	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	39.11
Silver coin, including all minor coin currency.....	1,690.84	Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	
Total.....	30,027.40	Total.....	30,027.40

## BANK OF MADISON, MADISON

B. F. McGEEHEE, President.

J. O. RAGSDALE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$176,738.97	Capital stock.....	\$ 20,000.00
Overdrafts.....	383.10	Surplus fund.....	17,691.08
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,600.00	Time certificates of deposit.....	60,648.34
All other real estate owned.....		Deposits subject to check.....	115,797.18
Demand loans.....	4,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	17,813.98	Savings deposits.....	
Cash items.....	57.55	Due to banks and bankers.....	151.65
Gold coin.....	2,005.00	Cashier's checks outstanding.....	815.80
Silver coin, including all minor coin currency.....	1,202.99	Certified checks.....	
National bank notes and other U. S. notes.....	7,709.00	Accrued interest due depositors.....	1,406.54
Total.....	218,010.59	Unearned discounts .....	1,500.00
		Total.....	218,010.59

## BANK OF MAGNOLIA, MAGNOLIA

J. C. HORNE, President.

D. H. BRIDGERS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 16,405.18	Capital stock.....	\$ 10,000.00
Overdrafts.....	441.47	Surplus fund.....	
United States bonds.....		Undivided profits.....	522.26
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,316.48	Time certificates of deposit.....	
All other real estate owned.....	468.45	Deposits subject to check.....	14,100.71
Demand loans.....	200.00	Demand certificates of deposit.....	5,714.72
Due from banks and bankers.....	8,453.54	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	130.00	Cashier's checks outstanding.....	34.64
Silver coin, including all minor coin currency.....	486.21	Certified checks.....	
National bank notes and other U. S. notes.....	1,501.00	Accrued interest due depositors.....	30.00
Total.....	30,402.33	Total.....	30,402.33

## MAIDEN BANK, MAIDEN

J. L. CRAMER, President.

B. M. SPRATT, Jr., Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 25,670.34	Capital stock.....	\$ 7,500.00
Overdrafts.....	213.67	Surplus fund.....	
United States bonds.....		Undivided profits.....	741.32
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	365.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	3,500.00
Banking house, furniture and fixtures.....	1,602.48	Time certificates of deposit.....	12,197.26
All other real estate owned.....		Deposits subject to check.....	13,581.96
Demand loans.....	3,272.49	Demand certificates of deposit.....	3,032.55
Due from banks and bankers.....	6,502.31	Savings deposits.....	
Cash items.....	838.84	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	342.96	Certified checks.....	
National bank notes and other U. S. notes.....	1,745.00	Total.....	40,553.09
Total.....	40,553.09	Total.....	40,553.09

## BANK OF MANTEO, MANTEO

R. C. EVANS, President.

R. BRUCE ETHELBRIDGE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 8,065.94	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	2,178.82
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....	521.50	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,168.12	Time certificates of deposit.....	21,286.93
All other real estate owned.....		Deposits subject to check.....	
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	14,661.71	Savings deposits.....	
Cash items.....	3,262.25	Due to banks and bankers.....	213.77
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	28,679.52
Total.....	28,679.52	Total.....	28,679.52

**MERCHANTS AND FARMERS BANK, MARION****T. F. WRENN, President.****R. F. BURTON, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$116,993.33
Overdrafts.....	1,517.12
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	973.76
Premium on bonds.....	
Banking house, furniture and fixtures.....	2,326.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	47,963.12
Cash items.....	
Gold coin.....	3,135.50
Silver coin, including all minor coin currency.....	1,696.06
National bank notes and other U. S. notes.....	4,971.00
Total.....	179,580.89
	Total.....
	179,580.89

**BANK OF FRENCH BROAD, MARSHALL****J. J. REDMON, President.****W. B. RAMSEY, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$130,670.78
Overdrafts.....	136.22
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	5,000.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	
Cash items.....	
Gold coin.....	
Silver coin, including all minor coin currency.....	746.63
National bank notes and other U. S. notes.....	7,644.00
Total.....	164,996.74
	Total.....
	164,996.74

**CITIZENS BANK, MARSHALL****J. H. WHITE, President.****C. J. EBBS, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 75,810.27
Overdrafts.....	1,291.09
United States bonds.....	
North Carolina State bonds.....	6,000.00
All other stocks, bonds and mortgages.....	1,800.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	9,040.45
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	13,052.13
Cash items.....	852.30
Gold coin.....	805.00
Silver coin, including all minor coin currency.....	1,159.67
National bank notes and other U. S. notes.....	6,694.00
Total.....	117,404.91
	Total.....
	117,404.91

**BANK OF MARSHVILLE, MARSHVILLE**

J. H. LEE, President.

W. E. McWHIRTER, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 96,789.86
Overdrafts.....	218.44
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	2,075.00
All other real estate owned.....	
Demand loans.....	7,064.02
Due from banks and bankers.....	4,774.20
Cash items.....	
Gold coin.....	1,175.00
Silver coin, including all minor coin currency.....	900.74
National bank notes and other U. S. notes.....	4,163.00
Total.....	117,160.26
	Total.....
	117,160.26

**CAROLINA BANK, MARSHVILLE**

W. S. BLAKENET, President.

P. P. W. PLYLER, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 29,929.35
Overdrafts.....	157.62
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	7,896.20
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	12,083.55
Cash items.....	2.00
Gold coin.....	255.00
Silver coin, including all minor coin currency.....	493.70
National bank notes and other U. S. notes.....	3,029.00
Total.....	53,646.51
	Total.....
	53,646.51

**BANK OF MATTHEWS, MATTHEWS**

R. L. STEELE, President.

N. S. COCHRAN, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 24,405.73
Overdrafts.....	49.33
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	1,515.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	1,881.76
Cash items.....	431.09
Gold coin.....	210.00
Silver coin, including all minor coin currency.....	654.18
National bank notes and other U. S. notes.....	2,394.00
Expense.....	497.09
Total.....	32,038.18
	Total.....
	32,038.18

## BANK OF MAXTON, MAXTON

T. O. EVANS, President.

LACY WILLIAMS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$372,827.50	Capital stock.....	\$ 75,000.00
Overdrafts.....	4,014.91	Surplus fund.....	37,500.00
United States bonds.....		Undivided profits.....	8,691.89
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	92,495.67
Premium on bonds.....		Bills payable.....	47,500.00
Banking house, furniture and fixtures.....	34,000.00	Time certificates of deposit.....	
All other real estate owned.....	7,000.00	Deposits subject to check.....	99,786.17
Demand loans.....	4,500.00	Demand certificates of deposit.....	38,076.60
Due from banks and bankers.....	28,665.61	Savings deposits.....	55,631.44
Cash items.....		Due to banks and bankers.....	2,631.81
Gold coin.....	205.00	Cashier's checks outstanding.....	132.90
Silver coin, including all minor coin currency.....	2,807.46	Certified checks.....	
National bank notes and other U. S. notes.....	3,406.00		
Total.....	457,426.48	Total.....	457,426.48

## BANK OF ROBESON, MAXTON

R. L. MCLEOD, President.

J. M. ARMSTRONG, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$154,843.07	Capital stock.....	\$ 50,000.00
Overdrafts.....	854.69	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,784.15
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	31,675.00
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	5,500.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	31,945.37
Demand loans.....		Demand certificates of deposit.....	37,095.00
Due from banks and bankers.....	42,524.94	Savings deposits.....	34,071.71
Cash items.....	331.02	Due to banks and bankers.....	
Gold coin.....	35.00	Cashier's checks outstanding.....	2,002.35
Silver coin, including all minor coin currency.....	3,272.86	Certified checks.....	
National bank notes and other U. S. notes.....	7,212.00		
Total.....	214,573.58	Total.....	214,573.58

## MAYSVILLE BANKING AND TRUST COMPANY, MAYSVILLE

T. A. GREEN, President.

GEORGE E. WEEKS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 43,623.34	Capital stock.....	\$ 5,000.00
Overdrafts.....	722.46	Surplus fund.....	1,400.00
United States bonds.....		Undivided profits.....	1,418.90
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,100.00	Time certificates of deposit.....	24,410.03
All other real estate owned.....		Deposits subject to check.....	13,842.39
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,380.44	Savings deposits.....	4,828.42
Cash items.....		Due to banks and bankers.....	
Gold coin.....	45.00	Cashier's checks outstanding.....	2.25
Silver coin, including all minor coin currency.....	331.65	Certified checks.....	
National bank notes and other U. S. notes.....	1,700.00		
Total.....	50,902.89	Total.....	50,902.89

## COMMERCIAL AND FARMERS BANK, MEBANE

W. A. MURRAY, President.

S. G. MORGAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 63,085.69	Capital stock.....	\$ 8,000.00
Overdrafts.....	29.92	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	2,095.66
North Carolina State bonds.....		Dividends unpaid.....	12.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,234.33	Time certificates of deposit.....	14,631.97
All other real estate owned.....	2,000.00	Deposits subject to check.....	39,075.99
Demand loans.....	7,983.99	Demand certificates of deposit.....	
Due from banks and bankers.....	723.15	Savings deposits.....	15,634.64
Cash items.....	885.00	Due to banks and bankers.....	
Gold coin.....	402.70	Cashier's checks outstanding.....	1,026.53
Silver coin, including all minor coin currency.....	2,259.00	Certified checks.....	27.00
National bank notes and other U. S. notes.....		Accrued interest due depositors.....	200.00
Total.....	82,603.78	Total.....	82,603.78

## BANK OF MERRY OAKS, MERRY OAKS

J. R. BOOTHE, President.

WALTER L. NORRIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 14,865.18	Capital stock.....	\$ 6,000.00
Overdrafts.....	2,060.44	Surplus fund.....	
United States bonds.....		Undivided profits.....	166.04
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,848.50
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,474.25	Time certificates of deposit.....	8,630.74
All other real estate owned.....		Deposits subject to check.....	15,381.99
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	10,187.77	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	187.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	302.13	Certified checks.....	
National bank notes and other U. S. notes.....	2,970.00	Total.....	33,027.27
Total.....	38,027.27		

## MIDDLESEX BANKING COMPANY, MIDDLESEX

A. F. MAY, President.

W. K. BALLENTINE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 77,086.48	Capital stock.....	\$ 15,000.00
Overdrafts.....	3,389.28	Surplus fund.....	
United States bonds.....		Undivided profits.....	472.26
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	22,000.00
Banking house, furniture and fixtures.....	3,150.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	57,073.59
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,782.81	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	598.55
Silver coin, including all minor coin currency.....	435.82	Certified checks.....	
National bank notes and other U. S. notes.....	3,300.00	Total.....	95,144.39
Total.....	95,144.39		

## BANK OF CASWELL, MILTON

F. B. JONES, President.

E. HINES, Jr., Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 14,068.70	Capital stock.....	\$ 5,000.00
Overdrafts.....	583.89	Surplus fund.....	825.00
United States bonds.....		Undivided profits.....	111.15
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,606.14
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	280.00	Time certificates of deposit.....	4,116.78
All other real estate owned.....		Deposits subject to check.....	7,639.15
Demand loans.....	3,340.00	Demand certificates of deposit.....	
Due from banks and bankers.....	274.99	Savings deposits.....	
Cash items.....	1.84	Due to banks and bankers.....	
Gold coin.....	50.00	Cashier's checks outstanding.....	574.75
Silver coin, including all minor coin currency.....	823.55	Certified checks.....	
National bank notes and other U. S. notes.....	2,000.00	Accrued interest due depositors.....	50.00
Total.....	20,922.97	Total.....	20,922.97

## BANK OF DAVIE, MOCKSVILLE

W. A. BAILEY, President.

T. J. BAILEY, Jr., Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$198,463.93	Capital stock.....	\$ 20,000.00
Overdrafts.....	1,777.28	Surplus fund.....	12,000.00
United States bonds.....	800.00	Undivided profits.....	2,709.95
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,760.00	Time certificates of deposit.....	69,939.23
All other real estate owned.....		Deposits subject to check.....	69,670.39
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	36,233.12	Savings deposits.....	74,227.33
Cash items.....		Due to banks and bankers.....	6,245.98
Gold coin.....	3,240.00	Cashier's checks outstanding.....	321.43
Silver coin, including all minor coin currency.....	2,639.98	Certified checks.....	
National bank notes and other U. S. notes.....	8,200.00	Total.....	
Total.....	255,114.31	Total.....	255,114.31

## BANK OF UNION, MONROE

W. S. BLAKENEY, President.

W. C. STACK, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$399,372.64	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,127.18	Surplus fund.....	35,000.00
United States bonds.....		Undivided profits.....	2,870.37
North Carolina State bonds.....		Dividends unpaid.....	725.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	30,000.00
Premium on bonds.....		Bills payable.....	40,000.00
Banking house, furniture and fixtures.....	4,970.41	Time certificates of deposit.....	128,618.76
All other real estate owned.....		Deposits subject to check.....	158,884.67
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	23,802.75	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	4,450.08
Gold coin.....	3,410.00	Cashier's checks outstanding.....	388.98
Silver coin, including all minor coin currency.....	1,315.93	Certified checks.....	
National bank notes and other U. S. notes.....	15,802.00	Total.....	
Insurance premiums.....	1,136.95	Total.....	450,937.86
Total.....	450,937.86		

## FARMERS AND MERCHANTS BANK, MONROE

M. K. LEE, President.

C. B. ADAMS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$147,078.78	Capital stock.....	\$ 60,000.00
Overdrafts.....	4,896.24	Surplus fund.....	6,606.18
United States bonds.....		Undivided profits.....	5,000.00
North Carolina State bonds.....		Notes and bills rediscounted.....	35,000.00
All other stocks, bonds and mortgages.....		Bills payable.....	35,000.00
Premium on bonds.....		Time certificates of deposit.....	
Banking house, furniture and fixtures.....	4,971.80	Deposits subject to check.....	44,470.61
All other real estate owned.....	300.00	Demand certificates of deposit.....	26,328.90
Demand loans.....		Savings deposits.....	
Due from banks and bankers.....	14,426.86	Due to banks and bankers.....	250.74
Cash items.....	577.95	Cashier's checks outstanding.....	189.81
Gold coin.....	215.00	Certified checks.....	
Silver, coin, including all minor coin currency.....	805.61		
National bank notes and other U. S. notes.....	4,575.00	Total.....	177,846.24
Total.....	177,846.24		

## SAVINGS LOAN AND TRUST COMPANY, MONROE

R. B. REDWINE, President.

H. B. CLARK, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$129,800.16	Capital stock.....	\$ 25,000.00
Overdrafts.....	2,099.80	Surplus fund.....	4,500.00
United States bonds.....		Undivided profits.....	2,924.75
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,900.00
Insurance investment.....	1,000.00	Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	1,830.00	Time certificates of deposit.....	28,095.18
All other real estate owned.....		Deposits subject to check.....	23,422.12
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,088.99	Savings deposits.....	15,616.18
Cash items.....	464.39	Due to banks and bankers.....	
Gold coin.....	45.00	Cashier's checks outstanding.....	19.10
Silver coin, including all minor coin currency.....	31.75	Certified checks.....	
National bank notes and other U. S. notes.....	1,140.00	Trust deposits.....	11,022.76
Total.....	143,500.09	Total.....	143,500.09

## BANK OF MOORESBORO, MOORESBORO

J. B. BLANTON, President.

Y. L. McCARDWELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 29,378.99	Capital stock.....	\$ 10,000.00
Overdrafts.....	53.15	Surplus fund.....	386.72
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	3,162.98	Time certificates of deposit.....	13,439.62
All other real estate owned.....		Deposits subject to check.....	11,581.82
Demand loans.....	425.00	Demand certificates of deposit.....	200.00
Due from banks and bankers.....	4,143.00	Savings deposits.....	
Cash items.....	52.20	Due to banks and bankers.....	
Gold coin.....	265.00	Cashier's checks outstanding.....	3.84
Silver coin, including all minor coin currency.....	931.68	Certified checks.....	
National bank notes and other U. S. notes.....	1,200.00		
Total.....	39,612.00	Total.....	39,612.00

**MERCHANTS AND FARMERS BANK, MOORESVILLE****E. W. BRAWLEY, President.****H. D. MILLS, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 90,452.19
Overdrafts.....	2,685.83
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	9,622.31
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	15,206.57
Cash items.....	2,428.93
Gold coin.....	35.00
Silver coin, including all minor coin currency.....	592.71
National bank notes and other U. S. notes.....	952.00
Total.....	121,975.54
	Total.....
	121,975.54

**BANK OF MOREHEAD CITY, MOREHEAD CITY****J. B. MORTON, President.****R. N. AYCOCK, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 81,540.11
Overdrafts.....	
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	6,300.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	5,738.44
Cash items.....	9,603.69
Gold coin.....	282.02
Silver coin, including all minor coin currency.....	565.00
National bank notes and other U. S. notes.....	1,294.91
Total.....	6,421.00
	Total.....
	111,745.17
	Total.....
	111,745.17

**BANK OF MORGANTON, MORGANTON****J. E. ERWIN, President.****W. E. WALTON, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 67,842.27
Overdrafts.....	451.56
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	1,085.81
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	59,552.23
Cash items.....	
Gold coin.....	625.00
Silver coin, including all minor coin currency.....	825.29
National bank notes and other U. S. notes.....	2,023.00
Total.....	132,435.16
	Total.....
	132,435.16

**BANK OF MORVEN, MORVEN**

T. V. HARDISON, President.

M. L. HAM, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 77,761.63	Capital stock.....	\$ 20,000.00
Overdrafts.....	220.66	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	6,485.32
North Carolina State bonds.....		Dividends unpaid.....	20.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	1,200.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	51,474.52
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,450.49	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	525.00	Cashier's checks outstanding.....	223.29
Silver coin, including all minor coin currency.....	425.35	Certified checks.....	
National bank notes and other U. S. notes.....	2,620.00		
Total.....	88,203.13	Total.....	88,203.13

**BANK OF MOUNT AIRY, MOUNT AIRY**

W. J. BYERLY, President.

FRANK P. SPARGER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$273,387.33	Capital stock.....	\$ 50,000.00
Overdrafts.....	500.82	Surplus fund.....	
United States bonds.....		Undivided profits.....	22,250.07
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,500.00
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	8,032.96	Time certificates of deposit.....	88,318.23
All other real estate owned.....		Deposits subject to check.....	67,059.22
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	20,259.65	Savings deposits.....	30,967.22
Cash items.....	1,656.67	Due to banks and bankers.....	48,512.04
Gold coin.....	645.00	Cashier's checks outstanding.....	1,840.62
Silver coin, including all minor coin currency.....	1,888.97	Certified checks.....	
National bank notes and other U. S. notes.....	10,076.00		
Total.....	316,447.40	Total.....	316,447.40

**SURRY COUNTY LOAN AND TRUST COMPANY, MOUNT AIRY**

W. F. CARTER, President.

GEORGE D. FAWCETT, Secretary.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 51,252.56	Capital stock.....	\$ 25,000.00
Overdrafts.....	61.24	Surplus fund.....	
United States bonds.....		Undivided profits.....	3,289.40
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,464.09	Time certificates of deposit.....	10,522.97
All other real estate owned.....		Deposits subject to check.....	38,774.73
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	19,495.31	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	113.90	Certified checks.....	
National bank notes and other U. S. notes.....	5,200.00		
Total.....	77,587.10	Total.....	77,587.10

**BANK OF MOUNT GILEAD, MOUNT GILEAD****J. A. McAULAY, President.****W. B. COCHRAN, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 80,486.90	Capital stock.....	\$ 10,000.00
Overdrafts.....	107.81	Surplus fund.....	7,000.00
United States bonds.....		Undivided profits.....	3,399.34
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,000.00	Time certificates of deposit.....	8,942.54
All other real estate owned.....		Deposits subject to check.....	68,391.67
Demand loans.....	2,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	9,943.18	Savings deposits.....	
Cash items.....	306.50	Due to banks and bankers.....	
Gold coin.....	670.00	Cashier's checks outstanding.....	879.89
Silver coin, including all minor coin currency.....	454.05	Certified checks.....	
National bank notes and other U. S. notes.....	4,645.00	Total.....	
Total.....	100,613.44	Total.....	100,613.44

**MOUNT HOLLY BANK, MOUNT HOLLY****H. A. RAYNE, President.****J. A. COSTNER, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 49,437.57	Capital stock.....	\$ 10,500.00
Overdrafts.....	45.34	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,605.64
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	3,500.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	700.00	Time certificates of deposit.....	13,511.92
All other real estate owned.....		Deposits subject to check.....	24,398.37
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	3,038.07	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	180.00	Cashier's checks outstanding.....	69.57
Silver coin, including all minor coin currency.....	469.52	Certified checks.....	
National bank notes and other U. S. notes.....	715.00	Total.....	
Total.....	54,585.50	Total.....	54,585.50

**BANK OF MOUNT OLIVE, MOUNT OLIVE****W. E. BORDEN, President.****M. T. BREAZEALE, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$165,757.48	Capital stock.....	\$ 25,000.00
Overdrafts.....	228.62	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	3,516.41
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	82,191.47
Demand loans.....		Demand certificates of deposit.....	81,909.01
Due from banks and bankers.....	21,888.85	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	100.00	Cashier's checks outstanding.....	426.82
Silver coin, including all minor coin currency.....	1,940.41	Certified checks.....	
National bank notes and other U. S. notes.....	4,004.00	Accrued interest due depositors.....	873.65
Total.....	203,917.36	Total.....	203,917.36

## CITIZENS BANK, MOUNT OLIVE

THOMAS E. COOPER, President.

H. M. COX, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 92,086.65	Capital stock.....	\$ 15,000.00
Overdrafts.....	149.96	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	1,881.29
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	6,806.85	Time certificates of deposit.....	51,691.66
All other real estate owned.....	1,000.00	Deposits subject to check.....	57,851.65
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	33,561.56	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	385.00	Cashier's checks outstanding.....	146.25
Silver coin, including all minor coin currency.....	220.83	Certified checks.....	
National bank notes and other U. S. notes.....	3,710.00	Accrued interest due depositors.....	1,300.00
Total.....	137,870.85	Total.....	137,870.85

## CITIZENS BANK, MURFREESBORO

L. J. LAWRENCE, President.

JAMES I. GRIFFIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 30,510.79	Capital stock.....	\$ 10,000.00
Overdrafts.....	15.74	Surplus fund.....	
United States bonds.....		Undivided profits.....	311.16
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	8,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,250.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	14,498.78
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,848.49	Savings deposits.....	2,865.76
Cash items.....	59.57	Due to banks and bankers.....	
Gold coin.....	540.00	Cashier's checks outstanding.....	84.00
Silver coin, including all minor coin currency.....	199.11	Certified checks.....	
National bank notes and other U. S. notes.....	1,327.00	Total.....	35,759.70
Total.....	35,759.70		

## PEOPLES BANK, MURFREESBORO

D. C. BARNES, President.

ROGER WATSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$124,878.47	Capital stock.....	\$ 20,000.00
Overdrafts.....	56.86	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	2,138.40
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,600.00	Time certificates of deposit.....	
All other real estate owned.....	2,000.00	Deposits subject to check.....	46,968.51
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,757.46	Savings deposits.....	62,784.77
Cash items.....	101.43	Due to banks and bankers.....	
Gold coin.....	822.50	Cashier's checks outstanding.....	25.97
Silver coin, including all minor coin currency.....	324.93	Certified checks.....	
National bank notes and other U. S. notes.....	1,926.00	Accrued interest due depositors.....	550.00
Total.....	142,467.65	Total.....	142,467.65

**BANK OF MURPHY, MURPHY****A. B. DICKY, President.****L. E. BAYLESS, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$117,521.15
Overdrafts.....	1,019.83
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	4,100.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	55,607.76
Cash items.....	203.77
Gold coin.....	
Silver coin, including all minor coin currency.....	544.09
National bank notes and other U. S. notes.....	4,796.00
Total.....	183,792.60
	Total.....
	183,792.60

**COMMERCIAL AND SAVINGS BANK, MURPHY****J. L. SMATHERS, President.****C. M. HICKERSON, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$124,097.15
Overdrafts.....	997.10
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	65.38
Banking house, furniture and fixtures.....	5,471.80
All other real estate owned.....	3,562.88
Demand loans.....	350.00
Due from banks and bankers.....	21,175.89
Cash items.....	358.69
Gold coin.....	575.00
Silver coin, including all minor coin currency.....	2,025.66
National bank notes and other U. S. notes.....	5,960.00
Total.....	169,239.55
	Total.....
	169,239.55

**BANK OF NASHVILLE, NASHVILLE****S. F. AUSTIN, President.****J. N. BRIDGERS, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 84,222.11
Overdrafts.....	5,379.78
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	1,945.00
All other real estate owned.....	
Demand loans.....	5,124.20
Due from banks and bankers.....	12,716.45
Cash items.....	2,502.67
Gold coin.....	1,507.50
Silver coin, including all minor coin currency.....	493.01
National bank notes and other U. S. notes.....	1,405.00
Total.....	115,295.72
	Total.....
	115,295.72

## THE MUTUAL AID BANKING COMPANY, NEW BERN

H. W. THOMPSON, President.

J. H. FISHER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 6,762.50	Capital stock.....	\$ 3,526.93
Overdrafts.....	379.14	Surplus fund.....	106.73
United States bonds.....		Undivided profits.....	476.54
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	1,000.00
Banking house, furniture and fixtures.....	1,257.93	Time certificates of deposit.....	3,595.68
All other real estate owned.....	2,593.39	Deposits subject to check.....	3,650.34
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	271.20	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	35.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	237.06	Certified checks.....	
National bank notes and other U. S. notes.....	820.00		
Total.....	12,356.22	Total.....	12,356.22

## NEW BERN BANKING AND TRUST COMPANY, NEW BERN

J. B. BLADES, President.

GEORGE B. PENDLETON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$447,358.92	Capital stock.....	\$ 100,000.00
Overdrafts.....	1,732.65	Surplus fund.....	
United States bonds.....		Undivided profits.....	20,147.87
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	75.00
All other stocks, bonds and mortgages.....	24,810.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	85,000.00
Banking house, furniture and fixtures.....	16,090.55	Time certificates of deposit.....	58,109.80
All other real estate owned.....		Deposits subject to check.....	203,049.17
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	62,462.36	Savings deposits.....	73,112.15
Cash items.....	2,236.22	Due to banks and bankers.....	28,043.28
Gold coin.....	182.50	Cashier's checks outstanding.....	743.08
Silver coin, including all minor coin currency.....	3,831.23	Certified checks.....	31.74
National bank notes and other U. S. notes.....	8,843.00	Trust deposits.....	234.66
Total.....	568,547.43	Total.....	568,547.43

## THE PEOPLES BANK, NEW BERN

WILLIAM DUNN, President.

T. A. UZZELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$440,709.94	Capital stock.....	\$ 50,000.00
Overdrafts.....	3,584.28	Surplus fund.....	21,507.16
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	25,500.00
Premium on bonds.....		Bills payable.....	25,000.00
Banking house, furniture and fixtures.....	12,500.00	Time certificates of deposit.....	33,829.46
All other real estate owned.....		Deposits subject to check.....	341,854.87
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	51,390.03	Savings deposits.....	
Cash items.....	5,905.96	Due to banks and bankers.....	23,054.22
Gold coin.....	150.00	Cashier's checks outstanding.....	9,194.50
Silver coin, including all minor coin currency.....	6,500.00	Certified checks.....	
National bank notes and other U. S. notes.....	9,200.00		
Total.....	529,940.21	Total.....	529,940.21

## FARMERS AND MERCHANTS BANK, NEWTON

Dr. J. H. YOUNT, President.

G. C. LITTLE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 73,570.98	Capital stock.....	\$ 35,000.00
Overdrafts.....	27.81	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	1,118.60
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	7,036.33	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	31,574.45
Demand loans.....	2,550.00	Demand certificates of deposit.....	22,693.02
Due from banks and bankers.....	9,138.16	Savings deposits.....	
Cash items.....	518.83	Due to banks and bankers.....	
Gold coin.....	785.00	Cashier's checks outstanding.....	67.47
Silver coin, including all minor coin currency.....	1,364.43	Certified checks.....	
National bank notes and other U. S. notes.....	3,462.00	Total.....	
Total.....	98,453.54	Total.....	98,453.54

## BANK OF NORTH WILKESBORO, NORTH WILKESBORO

J. E. FINLEY, President.

R. W. GWYN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$217,943.76	Capital stock.....	\$ 50,000.00
Overdrafts.....	321.97	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	4,009.40
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	15,100.00	Notes and bills rediscounted.....	14,927.83
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	7,200.00	Time certificates of deposit.....	35,017.48
All other real estate owned.....		Deposits subject to check.....	200,047.60
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	75,459.38	Savings deposits.....	
Cash items.....	1,119.40	Due to banks and bankers.....	8,490.38
Gold coin.....	8,985.00	Cashier's checks outstanding.....	155.00
Silver coin, including all minor coin currency.....	908.18	Certified checks.....	
National bank notes and other U. S. notes.....	5,600.00	Total.....	
Total.....	332,647.69	Total.....	332,647.69

## CITIZENS LOAN AND TRUST COMPANY, NORTH WILKESBORO

J. H. JOHNSON, President.

H. W. HORTON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 47,820.70	Capital stock.....	\$ 10,000.00
Overdrafts.....	727.10	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	305.07
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	3,800.00	Notes and bills rediscounted.....	9,650.63
Premium on bonds.....	32.78	Bills payable.....	
Banking house, furniture and fixtures.....	7,048.00	Time certificates of deposit.....	6,355.00
All other real estate owned.....		Deposit subject to check.....	16,829.52
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	724.37	Savings deposits.....	22,520.82
Cash items.....	1,787.72	Due to banks and bankers.....	
Gold coin.....	1,975.00	Cashier's checks outstanding.....	3.02
Silver coin, including all minor coin currency.....	683.39	Certified checks.....	
National bank notes and other U. S. notes.....	1,565.00	Total.....	
Total.....	66,164.06	Total.....	66,164.06

## DEPOSIT AND SAVINGS BANK, NORTH WILKESBORO

R. L. DOUGHTON, President.

CLEM WRENN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 68,928.78	Capital stock.....	\$ 20,000.00
Overdrafts.....	826.97	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,326.30
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	833.33	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	2,228.80	Time certificates of deposit.....	436.50
All other real estate owned.....		Deposits subject to check.....	23,035.47
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,883.49	Savings deposits.....	34,212.59
Cash items.....	2,317.61	Due to banks and bankers.....	554.93
Gold coin.....	565.00	Cashier's checks outstanding.....	213.27
Silver coin, including all minor coin currency.....	836.08	Certified checks.....	
National bank notes and other U. S. notes.....	1,879.00		
Total.....	83,779.06	Total.....	83,779.06

## BANK OF NORWOOD, NORWOOD

T. A. HATHCOCK, President.

A. T. DUNLAP, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 38,639.53	Capital stock.....	\$ 12,500.00
Overdrafts.....	4,505.75	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	211.69
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,680.00	Time certificates of deposit.....	6,225.00
All other real estate owned.....		Deposits subject to check.....	24,935.09
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,093.52	Savings deposits.....	6,002.06
Cash items.....		Due to banks and bankers.....	
Gold coin.....	900.00	Cashier's checks outstanding.....	55.38
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....	610.42		
Total.....	57,929.22	Total.....	57,929.22

## BANK OF OAK CITY, OAK CITY

JUSTUS EVERETT, President.

B. M. WORSLEY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 15,910.69	Capital stock.....	\$ 5,000.00
Overdrafts.....	178.93	Surplus fund.....	150.00
United States bonds.....		Undivided profits.....	643.89
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	390.85	Time certificates of deposit.....	8,870.05
All other real estate owned.....		Deposits subject to check.....	13,471.24
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	9,143.50	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	115.00	Cashier's checks outstanding.....	164.49
Silver coin, including all minor coin currency.....	574.70	Certified checks.....	
National bank notes and other U. S. notes.....	1,986.00		
Total.....	28,299.67	Total.....	28,299.67

## BANK OF OLD FORT, OLD FORT

L. P. CRAWFORD, President.

F. M. BRADLEY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 47,867.72	Capital stock.....	\$ 8,000.00
Overdrafts.....	214.69	Surplus fund.....	3,520.00
United States bonds.....		Undivided profits.....	754.80
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,900.00	Time certificates of deposit.....	23,207.25
All other real estate owned.....		Deposits subject to check.....	22,958.15
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,774.18	Savings deposits.....	
Cash items.....	1,355.00	Due to banks and bankers.....	
Gold coin.....	1,376.00	Cashier's checks outstanding.....	160.75
Silver coin, including all minor coin currency.....	313.36	Certified checks.....	
National bank notes and other U. S. notes.....			
Total.....	58,600.95	Total.....	58,600.95

## BANK OF ORIENTAL, ORIENTAL

G. H. ROBERTS, President.

J. W. MILLER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 65,023.78	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,426.20	Surplus fund.....	2,400.00
United States bonds.....		Undivided profits.....	1,031.95
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	6,000.00
Banking house, furniture and fixtures.....	3,630.80	Time certificates of deposit.....	1,200.00
All other real estate owned.....		Deposits subject to check.....	35,655.78
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,635.20	Savings deposits.....	19,411.59
Cash items.....		Due to banks and bankers.....	
Gold coin.....	162.50	Cashier's checks outstanding.....	280.30
Silver coin, including all minor coin currency.....	201.14	Certified checks.....	
National bank notes and other U. S. notes.....	3,900.00		
Total.....	80,979.62	Total.....	80,979.62

## OXFORD SAVINGS BANK AND TRUST COMPANY, OXFORD

H. G. COOPER, President.

W. T. YANCEY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$150,425.25	Capital stock.....	\$ 16,300.00
Overdrafts.....		Surplus fund.....	
United States bonds.....		Undivided profits.....	17,392.38
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	380.62	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	54,175.06	Savings deposits.....	171,288.57
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....			
Total.....	204,980.93	Total.....	204,980.93

**BANK OF PARKTON, PARKTON****J. G. HUGHES, President.****E. B. DANIEL, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 37,591.01
Overdrafts.....	1,278.11
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,330.14
All other real estate owned.....	
Demand loans.....	4,375.00
Due from banks and bankers.....	4,587.27
Cash items.....	27.61
Gold coin.....	185.00
Silver coin, including all minor coin currency.....	428.89
National bank notes and other U. S. notes.....	1,380.00
Total.....	53,183.03
	Total.....
	53,183.03

**BANK OF PINE LEVEL, PINE LEVEL****D. B. OLIVER, President.****R. L. FITZGERALD, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 19,853.00
Overdrafts.....	1,022.52
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	2,125.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	7,462.88
Cash items.....	
Gold coin.....	105.00
Silver coin, including all minor coin currency.....	936.17
National bank notes and other U. S. notes.....	1,690.00
Total.....	33,194.57
	Total.....
	33,194.57

**PINETOPS BANKING COMPANY, PINETOPS****HENRY CLARK BRIDGERS, President.****W. E. COBB, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 60,723.83
Overdrafts.....	958.77
United States bonds.....	
North Carolina State bonds.....	2,000.00
All other stocks, bonds and mortgages.....	
Premium on bonds.....	85.55
Banking house, furniture and fixtures.....	5,213.68
All other real estate owned.....	
Demand loans.....	5,987.06
Due from banks and bankers.....	12,004.68
Cash items.....	370.39
Gold coin.....	590.00
Silver coin, including all minor coin currency.....	360.81
National bank notes and other U. S. notes.....	2,319.00
Miscellaneous.....	455.00
Total.....	100,068.77
	Total.....
	100,068.77

## PINEVILLE LOAN AND SAVINGS BANK, PINEVILLE

W. M. Rose, President.

GEORGE W. BUNCH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 25,748.18	Capital stock.....	\$ 15,000.00
Overdrafts.....	134.93	Surplus fund.....	
United States bonds.....		Undivided profits.....	527.13
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	4,937.72	Time certificates of deposit.....	2,127.84
All other real estate owned.....		Deposits subject to check.....	13,667.03
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,070.55	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	100.00	Cashier's checks outstanding.....	619.58
Silver coin, including all minor coin currency.....	245.20	Certified checks.....	
National bank notes and other U. S. notes.....	705.00		
Total.....	33,941.58	Total.....	33,941.58

## BANK OF PITTSBORO, PITTSBORO

W. L. LONDON, President.

M. T. WILLIAMS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 59,245.20	Capital stock.....	\$ 10,000.00
Overdrafts.....	371.76	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	2,367.56
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10,100.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,267.50	Time certificates of deposit.....	44,170.76
All other real estate owned.....		Deposits subject to check.....	34,535.05
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	9,436.77	Savings deposits.....	
Cash items.....	4,892.12	Due to banks and bankers.....	
Gold coin.....	2,270.00	Cashier's checks outstanding.....	156.73
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....	1,008.25	Accrued interest due depositors.....	1,025.50
Total.....	97,255.60	Total.....	97,255.60

## BANK OF PLYMOUTH, PLYMOUTH

W. T. OLD, President.

CLARENCE LATHAM, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 87,953.12	Capital stock.....	\$ 20,000.00
Overdrafts.....	587.47	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,474.27
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	12,000.00
Premium on bonds.....	113.61	Bills payable.....	
Banking house, furniture and fixtures.....	4,065.00	Time certificates of deposit.....	
All other real estate owned.....	2,000.00	Deposits subject to check.....	78,732.62
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,547.85	Savings deposits.....	
Cash items.....	127.66	Due to banks and bankers.....	
Gold coin.....	780.00	Cashier's checks outstanding.....	1,176.39
Silver coin, including all minor coin currency.....	1,208.54	Certified checks.....	
National bank notes and other U. S. notes.....	3,000.00		
Total.....	116,383.28	Total.....	116,383.28

## WASHINGTON COUNTY BANK, PLYMOUTH

WHEELER MARTIN, President.

W. B. WATTS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 16,921.77	Capital stock.....	\$ 10,000.00
Overdrafts.....	228.06	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,721.06	Time certificates of deposit.....	5,514.39
All other real estate owned.....		Deposits subject to check.....	13,767.00
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,811.23	Savings deposits.....	
Cash items.....	629.19	Due to banks and bankers.....	
Gold coin.....	485.00	Cashier's checks outstanding.....	74.32
Silver coin, including all minor coin currency.....	894.18	Certified checks.....	
National bank notes and other U. S. notes.....	550.00		
Expense account.....	1,081.25		
Interest on deposits.....	33.97		
Total.....	29,355.71	Total.....	29,355.71

## BANK OF POLKTON, POLKTON

L. S. COVINGTON, President.

T. R. TROUTMAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 10,027.21	Capital stock.....	\$ 5,950.00
Overdrafts.....		Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	788.82
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,400.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	9,490.33
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,326.95	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	1,255.29
Gold coin.....	480.00	Cashier's checks outstanding.....	186.92
Silver coin, including all minor coin currency.....	215.20	Certified checks.....	
National bank notes and other U. S. notes.....	2,222.00		
Total.....	18,671.36	Total.....	18,671.36

## POLLOCKSVILLE BANKING AND TRUST COMPANY, POLLOCKSVILLE

T. A. GREEN, President.

H. A. CREAGH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 35,083.42	Capital stock.....	\$ 5,000.00
Overdrafts.....	1,339.54	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	2,261.06
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,161.18	Time certificates of deposit.....	21,415.25
All other real estate owned.....	1,528.00	Deposits subject to check.....	16,616.62
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,368.00	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	175.00	Cashier's checks outstanding.....	34.62
Silver coin, including all minor coin currency.....	222.41	Certified checks.....	
National bank notes and other U. S. notes.....	2,450.00		
Total.....	47,327.55	Total.....	47,327.55

**MERCHANTS AND FARMERS BANK, PRINCETON**

W. A. EDWARDS, President.

GEORGE F. WOODARD, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 13,567.24
Overdrafts.....	6.91
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Profit and loss.....	821.82
Banking house, furniture and fixtures.....	2,932.94
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	3,426.08
Cash items.....	
Gold coin.....	195.00
Silver coin, including all minor coin currency.....	239.49
National bank notes and other U. S. notes.....	1,913.00
Total.....	23,102.48
	Total.....
	23,102.48

**BANK OF HOKE, RAEFORD**

J. W. JOHNSON, President.

M. L. McLEAN, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 44,643.31
Overdrafts.....	1,611.44
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,660.37
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	11,121.77
Cash items.....	2,653.27
Gold coin.....	
Silver coin, including all minor coin currency.....	938.38
National bank notes and other U. S. notes.....	1,555.00
Total.....	66,213.54
	Total.....
	66,213.54

**BANK OF RAEFORD, RAEFORD**

J. W. McLAUGHLIN, President.

JOHN W. MOORE, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$137,919.55
Overdrafts.....	931.20
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	1,000.00
Banking house, furniture and fixtures.....	22,170.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	18,040.84
Cash items.....	
Gold coin.....	225.00
Silver coin, including all minor coin currency.....	1,622.87
National bank notes and other U. S. notes.....	555.00
Total.....	182,714.46
	Total.....
	182,714.46

## MECHANICS SAVINGS BANK, RALEIGH

CHARLES E. JOHNSON, President.

WALTERS DURHAM, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$250,245.06	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	21,846.81
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	39,101.17	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	14,837.05	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	333,894.46
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	60,359.95	Savings deposits.....	
Cash items.....	1,221.65	Due to banks and bankers.....	
Gold coin.....	1,252.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	389.39	Certified checks.....	
National bank notes and other U. S. notes.....	3,025.00		
Auxiliary banks.....	310.00		
Total.....	370,741.27	Total.....	370,741.27

## RALEIGH BANKING AND TRUST COMPANY, RALEIGH

CHARLES E. JOHNSON, President.

F. H. BRIGGS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$500,801.11	Capital stock.....	\$ 100,000.00
Overdrafts.....	61,754.37	Surplus fund.....	27,338.88
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	25,245.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	90,000.00
Banking house, furniture and fixtures.....	50,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	529,822.15
Demand loans.....	117,587.45	Demand certificates of deposit.....	97,666.73
Due from banks and bankers.....	83,146.92	Savings deposits.....	
Cash items.....	3,038.63	Due to banks and bankers.....	26,150.88
Gold coin.....	8,620.00	Cashier's checks outstanding.....	5,279.36
Silver coin, including all minor coin currency.....	5,682.32	Certified checks.....	
National bank notes and other U. S. notes.....	20,384.00		
Total.....	876,257.80	Total.....	876,257.80

## RALEIGH SAVINGS BANK AND TRUST COMPANY, RALEIGH

JOHN T. PULLEN, President.

CHARLES ROOT, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$807,368.44	Capital stock.....	\$ 15,000.00
Overdrafts.....		Surplus fund.....	60,000.00
United States bonds.....		Undivided profits.....	21,515.64
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	107,411.87	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,800.00	Time certificates of deposit.....	
All other real estate owned.....	16,000.00	Deposits subject to check.....	950,925.43
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	104,391.75	Savings deposits.....	
Cash items.....	1,366.57	Due to banks and bankers.....	
Gold coin.....	2,782.50	Cashier's checks outstanding.....	514.22
Silver coin, including all minor coin currency.....	1,274.33	Certified checks.....	
National bank notes and other U. S. notes.....	4,560.00		
Total.....	1,047,955.29	Total.....	1,047,955.29

## WAKE COUNTY SAVINGS BANK, RALEIGH

T. B. CROWDER, President.

W. W. VASS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$199,391.21	Capital stock.....	\$ 15,000.00
Overdrafts.....	180.28	Surplus fund.....	2,778.74
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....	9,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10,196.11	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,500.00
Banking house, furniture and fixtures.....	4,907.50	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	203,803.32
Demand loans.....	6,200.00	Demand certificates of deposit.....	2,500.00
Due from banks and bankers.....	6,578.98	Savings deposits.....	
Cash items.....	6.00	Due to banks and bankers.....	2,089.91
Gold coin.....	22.50	Cashier's checks outstanding.....	132.78
Silver coin, including all minor coin currency.....	656.82	Certified checks.....	
National bank notes and other U. S. notes.....	1,872.00	July interest reserved for depositors.....	1,736.45
Total.....	238,991.20	Dividend No. 14; payable July 1, 1912.....	450.00
		Total.....	238,991.20

## BANK OF RAMSEUR, RAMSEUR

W. H. WATKINS, President.

I. F. CRAVEN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 62,567.29	Capital stock.....	\$ 12,000.00
Overdrafts.....	.95	Surplus fund.....	3,600.00
United States bonds.....		Undivided profits.....	1,036.84
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,500.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	57,601.76
Demand loans.....	64,200.00	Demand certificates of deposit.....	18,123.37
Due from banks and bankers.....	43,365.08	Savings deposits.....	69,511.99
Cash items.....	13.27	Due to banks and bankers.....	
Gold coin.....	4,195.00	Cashier's checks outstanding.....	211.72
Silver coin, including all minor coin currency.....	699.17	Certified checks.....	8.08
National bank notes and other U. S. notes.....	1,878.00	Accrued interest due depositors.....	325.00
Total.....	162,418.76	Total.....	162,418.76

## PEOPLES BANK, RANDLEMAN

WILLIAM H. PICKARD, President.

A. B. BEASLEY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 44,204.19	Capital stock.....	\$ 8,000.00
Overdrafts.....	336.82	Surplus fund.....	3,486.79
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	13,800.00	Notes and bills rediscounted.....	1,850.00
Premium on bonds.....	130.00	Bills payable.....	11,000.00
Banking house, furniture and fixtures.....	2,408.13	Time certificates of deposit.....	3,802.25
All other real estate owned.....		Deposits subject to check.....	19,774.05
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,606.90	Savings deposits.....	19,870.99
Cash items.....	353.65	Due to banks and bankers.....	
Gold coin.....	445.00	Cashier's checks outstanding.....	160.00
Silver coin, including all minor coin currency.....	603.39	Certified checks.....	
National bank notes and other U. S. notes.....	1,856.00	Total.....	67,744.08
Total.....	67,744.08		

## BANK OF RED SPRINGS, RED SPRINGS

A. B. PEARSALL, President.

J. S. JONES, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$149,927.39	Capital stock.....	\$ 30,000.00
Overdrafts.....	791.82	Surplus fund.....	1,675.88
United States bonds.....		Undivided profits.....	1,948.57
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	4,000.00
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	2,500.00	Time certificates of deposit.....	54,745.55
All other real estate owned.....		Deposits subject to check.....	66,149.79
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	10,622.54	Savings deposits.....	
Cash items.....	99.13	Due to banks and bankers.....	
Gold coin.....	2,912.50	Cashier's checks outstanding.....	1,277.45
Silver coin, including all minor coin currency.....	1,368.48	Certified checks.....	
National bank notes and other U. S. notes.....	1,584.00	Accrued interest due depositors.....	8.62
Total.....	169,805.86	Total.....	169,058.86

## CAROLINA BANK AND TRUST COMPANY, RED SPRINGS

LUCIUS MCRAE, President.

JOHN H. MCKAY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$108,529.76	Capital stock.....	\$ 39,800.00
Overdrafts.....	12.03	Surplus fund.....	2,626.39
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	27,046.43
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,416.44	Time certificates of deposit.....	18,309.58
All other real estate owned.....		Deposits subject to check.....	37,380.52
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	11,657.28	Savings deposits.....	2,954.10
Cash items.....	112.95	Due to banks and bankers.....	
Gold coin.....	65.00	Cashier's checks outstanding.....	226.05
Silver coin, including all minor coin currency.....	1,525.61	Certified checks.....	
National bank notes and other U. S. notes.....	2,024.00	Total.....	128,343.07
Total.....	128,343.07		

## BANK OF REIDSVILLE, REIDSVILLE

W. B. WRAY, Vice-President.

J. F. WATLINGTON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$342,741.19	Capital stock.....	\$ 50,000.00
Overdrafts.....	7,794.48	Surplus fund.....	30,990.21
United States bonds.....		Undivided profits.....	60.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	9,837.26	Time certificates of deposit.....	213,906.24
All other real estate owned.....	3,018.22	Deposits subject to check.....	123,333.17
Demand loans.....	6,375.33	Demand certificates of deposit.....	
Due from banks and bankers.....	39,639.26	Savings deposits.....	
Cash items.....	1,244.71	Due to banks and bankers.....	
Gold coin.....	2,000.00	Cashier's checks outstanding.....	484.96
Silver coin, including all minor coin currency.....	1,704.69	Certified checks.....	50.00
National bank notes and other U. S. notes.....	15,074.00	Interest reserved.....	10,604.56
Total.....	429,429.14	Total.....	429,429.14

## CITIZENS BANK, REIDSVILLE

R. L. WATT, President.

EUGENE IRVIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$352,074.18	Capital stock.....	\$ 75,000.00
Overdrafts.....	3,794.03	Surplus fund.....	35,000.00
United States bonds.....		Undivided profits.....	6,480.94
North Carolina State bonds.....	6,000.00	Dividends unpaid.....	188.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	60.00	Bills payable.....	
Banking house, furniture and fixtures.....	2,681.53	Time certificates of deposit.....	194,769.63
All other real estate owned.....	12,000.00	Deposits subject to check.....	134,604.29
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	63,481.21	Savings deposits.....	
Cash items.....	1,247.73	Due to banks and bankers.....	
Gold coin.....	2,023.00	Cashier's checks outstanding.....	32.10
Silver coin, including all minor coin currency.....	2,792.32	Certified checks.....	110.00
National bank notes and other U. S. notes.....	5,500.00	Accrued interest due depositors.....	5,469.04
Total.....	451,654.00	Total.....	451,654.00

## ROCKINGHAM SAVINGS BANK AND TRUST COMPANY, REIDSVILLE

R. S. MONTGOMERY, President.

SCOTT FILLMAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 72,450.01	Capital stock.....	\$ 15,000.00
Overdrafts.....	376.58	Surplus fund.....	300.00
United States bonds.....		Undivided profits.....	305.91
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,189.65	Time certificates of deposit.....	7,709.12
All other real estate owned.....		Deposits subject to check.....	34,067.50
Demand loans.....	230.00	Demand certificates of deposit.....	
Due from banks and bankers.....	3,286.86	Savings deposits.....	26,081.99
Cash items.....	454.80	Due to banks and bankers.....	
Gold coin.....	1,025.00	Cashier's checks outstanding.....	337.91
Silver coin, including all minor coin currency.....	896.53	Certified checks.....	
National bank notes and other U. S. notes.....	2,913.00	Total.....	
Total.....	83,802.43	Total.....	83,802.43

## BANK OF RICHLANDS, RICHLANDS

J. E. STEED, President.

G. B. WHITTED, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ .	Capital stock.....	\$ 7,350.00
Overdrafts.....		Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	620.48
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....		Time certificates of deposit.....	27,113.68
All other real estate owned.....		Deposits subject to check.....	
Demand loans.....		Demand certificates of deposit.....	
Due from Citizens Bank.....	36,618.58	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	34.42
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	
Total.....	36,618.58	Total.....	36,618.58

## CITIZENS BANK, RICHLANDS

W. B. VENTERS, President.

G. B. WHITTED, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 58,394.95	Capital stock.....	\$ 5,000.00
Overdrafts.....	19.14	Surplus fund.....	
United States bonds.....		Undivided profits.....	247.28
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	191.72	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,510.71	Time certificates of deposit.....	371.00
All other real estate owned.....	1,000.00	Deposits subject to check.....	24,295.02
Demand loans.....	3,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	20,144.80	Savings deposits.....	
Cash items.....	5,182.94	Due to banks and bankers.....	68,871.32
Gold coin.....	1,070.00	Cashier's checks outstanding.....	357.78
Silver coin, including all minor coin currency.....	1,663.14	Certified checks.....	
National bank notes and other U. S. notes.....	4,965.00		
Total.....	99,142.40	Total.....	99,142.40

## PEOPLES BANK, RICHLANDS

W. B. VENTERS, President.

R. D. THOMPSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ .	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	2,130.22
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....		Time certificates of deposit.....	25,105.87
All other real estate owned.....		Deposits subject to check.....	
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	32,252.74	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	16.65
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....			
Total.....	32,252.74	Total.....	32,252.74

## BANK OF RICH SQUARE, RICH SQUARE

J. T. BOLTON, President.

J. W. WEAVER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 81,554.30	Capital stock.....	\$ 10,000.00
Overdrafts.....	641.82	Surplus fund.....	6,906.02
United States bonds.....		Undivided profits.....	3,838.04
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,431.26	Time certificates of deposit.....	5,419.28
All other real estate owned.....		Deposits subject to check.....	70,345.62
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	28,321.85	Savings deposits.....	21,189.95
Cash items.....	2,194.57	Due to banks and bankers.....	
Gold coin.....	676.00	Cashier's checks outstanding.....	1,117.96
Silver coin, including all minor coin currency.....	1,404.07	Certified checks.....	
National bank notes and other U. S. notes.....	1,593.00		
Total.....	118,816.87	Total.....	118,816.87

**BANK OF ROANOKE RAPIDS, ROANOKE RAPIDS**

Wm. H. S. BURGWYN, President.

C. A. WYCHE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 68,729.92	Capital stock.....	\$ 25,000.00
Overdrafts.....		Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	3,417.27
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,306.63	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	28,043.13
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	12,260.71	Savings deposits.....	30,711.12
Cash items.....	103.65	Due to banks and bankers.....	
Gold coin.....	215.00	Cashier's checks outstanding.....	53.72
Silver coin, including all minor coin currency.....	421.63	Certified checks.....	27.50
National bank notes and other U. S. notes.....	5,565.00	Rents.....	249.80
Total.....	91,602.54	Total.....	91,602.54

**BANK OF ROBERSONVILLE, ROBERSONVILLE**

J. C. ROBERTSON, President.

J. A. MIZELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 60,328.69	Capital stock.....	\$ 15,000.00
Overdrafts.....	4,907.80	Surplus fund.....	9,600.00
United States bonds.....		Undivided profits.....	1,031.80
North Carolina State bonds.....		Dividends unpaid.....	240.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,604.44	Time certificates of deposit.....	12,251.93
All other real estate owned.....		Deposits subject to check.....	36,670.06
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,105.31	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	865.00	Cashier's checks outstanding.....	141.01
Silver coin, including all minor coin currency.....	1,723.56	Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	75,534.80
Total.....	75,534.80	Total.....	75,534.80

**BANK OF ROCKINGHAM, ROCKINGHAM**

CLAUDE GORE, President.

W. W. McRAE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$103,417.80	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,663.62	Surplus fund.....	5,695.10
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15,000.00
Banking house, furniture and fixtures.....	3,542.31	Time certificates of deposit.....	
All other real estate owned.....	16,000.00	Deposits subject to check.....	45,253.10
Demand loans.....		Demand certificates of deposit.....	244.88
Due from banks and bankers.....	14,143.82	Savings deposits.....	50,288.35
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	457.00
Silver coin, including all minor coin currency.....	670.88	Certified checks.....	
National bank notes and other U. S. notes.....	2,500.00	Total.....	141,938.43
Total.....	141,938.43	Total.....	141,938.43

**BANK OF PEE DEE, ROCKINGHAM**

W. L. PARSONS, President.

H. C. PARSONS, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$397,979.38
Overdrafts.....	2,333.06
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	15,500.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	13,000.00
All other real estate owned.....	6,270.17
Demand loans.....	
Due from banks and bankers.....	93,551.12
Cash items.....	
Gold coin.....	2,412.50
Silver coin, including all minor coin currency.....	1,578.93
National bank notes and other U. S. notes.....	13,000.00
Total.....	545,625.16
	Total.....
	545,625.16

**FARMERS BANK, ROCKINGHAM**

ROBERT L. STEELE, President.

L. S. COVINGTON, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$156,827.85
Overdrafts.....	649.77
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	500.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	38,860.89
Cash items.....	
Gold coin.....	600.00
Silver coin, including all minor coin currency.....	164.80
National bank notes and other U. S. notes.....	7,000.00
Total.....	204,603.31
	Total.....
	204,603.31

**RICHMOND COUNTY SAVINGS BANK, ROCKINGHAM**

W. L. PARSONS, President.

W. L. SCALES, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$161,866.57
Overdrafts.....	60.52
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	14,600.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	
All other real estate owned.....	300.00
Demand loans.....	
Due from banks and bankers.....	25,668.96
Cash items.....	864.71
Gold coin.....	1,577.50
Silver coin, including all minor coin currency.....	535.46
National bank notes and other U. S. notes.....	
Total.....	205,473.72
	Total.....
	205,473.72

**BANK OF ROCKY MOUNT, ROCKY MOUNT**

THOMAS H. BATTLE, President.

J. R. BENNETT, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$337,387.79
Overdrafts.....	3,465.67
United States bonds.....	
North Carolina State bonds.....	6,000.00
All other stocks, bonds and mortgages.....	4,000.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	13,304.63
All other real estate owned.....	5,000.00
Demand loans.....	
Due from banks and bankers.....	72,157.78
Cash items.....	6,087.58
Gold coin.....	620.00
Silver coin, including all minor coin currency.....	4,195.86
National bank notes and other U. S. notes.....	12,433.00
Total.....	464,652.31
	Total.....
	464,652.31

**PLANTERS BANK, ROCKY MOUNT**

J. C. BRASWELL, President.

J. W. AYCOCK, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$455,837.70
Overdrafts.....	3,824.48
United States bonds.....	
North Carolina State bonds.....	20,000.00
All other stocks, bonds and mortgages.....	4,000.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	33,000.00
All other real estate owned.....	6,000.00
Demand loans.....	
Due from banks and bankers.....	87,386.65
Cash items.....	2,830.67
Gold coin.....	1,625.00
Silver coin, including all minor coin currency.....	3,265.78
National bank notes and other U. S. notes.....	18,755.00
Total.....	636,505.28
	Total.....
	636,505.28

**ROCKY MOUNT SAVINGS AND TRUST COMPANY, ROCKY MOUNT**

THOMAS H. BATTLE, President.

F. P. SPRUILL, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$236,282.35
Overdrafts.....	
United States bonds.....	
North Carolina State bonds.....	5,000.00
All other bonds, stocks and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,500.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	21,100.74
Cash items.....	146.67
Gold coin.....	162.50
Silver coin, including all minor coin currency.....	1,179.78
National bank notes and other U. S. notes.....	904.00
Total.....	268,276.04
	Total.....
	268,276.04

**BANK OF ROPER, ROPER****L. G. ROPER, President.****B. S. CLARK, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 62,330.80	Capital stock.....	\$ 20,000.00
Overdrafts.....	32.92	Surplus fund.....	3,600.00
United States bonds.....		Undivided profits.....	2,341.75
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,800.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,450.00	Time certificates of deposit.....	
All other real estate owned.....	4,000.00	Deposits subject to check.....	29,845.41
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	14,700.40	Savings deposits.....	31,242.56
Cash items.....	53.89	Due to banks and bankers.....	
Gold coin.....	40.00	Cashier's checks outstanding.....	1,734.43
Silver coin, including all minor coin currency.....	130.14	Certified checks.....	33.80
National bank notes and other U. S. notes.....	1,260.00		
Total.....	88,797.95	Total.....	88,797.95

**BANK OF ROSEBORO, ROSEBORO****MATT J. HEYER, President.****C. DUDLEY DUBOSE, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 67,639.80	Capital stock.....	\$ 10,000.00
Overdrafts.....	19.69	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,000.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,700.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	19,875.39
Demand loans.....		Demand certificates of deposit.....	3,527.91
Due from banks and bankers.....	4,578.32	Savings deposits.....	41,788.44
Cash items.....	202.09	Due to banks and bankers.....	1,208.72
Gold coin.....	145.00	Cashier's checks outstanding.....	714.02
Silver coin, including all minor coin currency.....	237.96	Certified checks.....	
National bank notes and other U. S. notes.....	2,800.00	Accrued interest due depositors.....	206.18
Total.....	79,320.66	Total.....	79,320.66

**BANK OF ROSE HILL, ROSE HILL****C. N. EVANS, President.****W. B. SOUTHERLAND, Cashier.**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 83,576.10	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	1,920.36
North Carolina State bonds.....		Dividends unpaid.....	3.00
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,999.00	Time certificates of deposit.....	11,078.72
All other real estate owned.....		Deposits subject to check.....	34,589.47
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,489.63	Savings deposits.....	40,371.86
Cash items.....	974.74	Due to banks and bankers.....	
Gold coin.....	316.00	Cashier's checks outstanding.....	178.59
Silver coin, including all minor coin currency.....	501.53	Certified checks.....	
National bank notes and other U. S. notes.....	2,285.00		
Total.....	100,142.00	Total.....	100,142.00

**BANK OF ROWLAND, ROWLAND****ALLEN EDENS, President.****W. F. BUSTOW, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$197,084.38
Overdrafts.....	1,578.35
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	4,000.00
Banking house, furniture and fixtures.....	
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	15,047.38
Cash items.....	644.60
Gold coin.....	3,810.00
Silver coin, including all minor coin currency.....	244.60
National bank notes and other U. S. notes.....	1,525.00
Total.....	223,934.31
	Total.....
	223,934.31

**MERCHANTS AND FARMERS BANK, ROWLAND****T. W. CARMICHAEL, President.****W. L. BUCK, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 58,052.31
Overdrafts.....	2,302.97
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	3,154.05
Banking house, furniture and fixtures.....	
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	3,140.57
Cash items.....	442.49
Gold coin.....	30.00
Silver coin, including all minor coin currency.....	1,009.84
National bank notes and other U. S. notes.....	808.00
Total.....	68,940.23
	Total.....
	68,940.23

**BANK OF ROXBORO, ROXBORO****E. B. READE, President.****W. F. LONG, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$149,376.17
Overdrafts.....	3,117.99
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	5,000.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,257.58
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	5,930.32
Cash items.....	2,569.60
Gold coin.....	2,853.50
Silver coin, including all minor coin currency.....	2,804.61
National bank notes and other U. S. notes.....	3,848.00
Total.....	178,757.77
	Total.....
	178,757.77

## PEOPLES BANK, ROXBORO

J. A. LONG, President.

E. G. LONG, Acting Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$182,085.82	Capital stock.....	\$ 40,000.00
Overdrafts.....	2,501.98	Surplus fund.....	32,500.00
United States bonds.....		Undivided profits.....	5,042.08
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	41,150.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10,000.00
Banking house, furniture and fixtures.....	10,000.00	Time certificates of deposit.....	75,143.06
All other real estate owned.....	725.00	Deposits subject to check.....	107,411.79
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	28,914.78	Savings deposits.....	6,644.83
Cash items.....	720.01	Due to banks and bankers.....	1,614.46
Gold coin.....	722.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	319.13	Certified checks.....	100.00
National bank notes and other U. S. notes.....	11,217.00		
Total.....	278,356.22	Total.....	278,356.22

## BANK OF ROXBEL, ROXBEL

A. CAPEHART, President.

P. B. COLE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$102,967.02	Capital stock.....	\$ 10,000.00
Overdrafts.....	36.21	Surplus fund.....	500.00
United States bonds.....		Undivided profits.....	3,516.94
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	13,000.00
Banking house, furniture and fixtures.....	1,670.00	Time certificates of deposit.....	8,700.05
All other real estate owned.....		Deposits subject to check.....	52,458.83
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,956.47	Savings deposits.....	22,037.45
Cash items.....	826.98	Due to banks and bankers.....	
Gold coin.....	63.50	Cashier's checks outstanding.....	111.71
Silver coin, including all minor coin currency.....	642.80	Certified checks.....	
National bank notes and other U. S. notes.....	1,162.00		
Total.....	110,324.98	Total.....	110,324.98

## COMMERCIAL AND FARMERS BANK, RURAL HALL

S. S. FLYNT, President.

E. E. SHORE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 32,776.29	Capital stock.....	\$ 7,200.00
Overdrafts.....	1.36	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,151.43
North Carolina State bonds.....		Dividends unpaid.....	4.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,303.01	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	10,202.43
Demand loans.....		Demand certificates of deposit.....	26,422.07
Due from banks and bankers.....	8,279.88	Savings deposits.....	1,553.05
Cash items.....	52.00	Due to banks and bankers.....	
Gold coin.....	370.00	Cashier's checks outstanding.....	53.65
Silver coin, including all minor coin currency.....	553.09	Certified checks.....	
National bank notes and other U. S. notes.....	2,251.00		
Total.....	46,586.63	Total.....	46,586.63

## CITIZENS BANK, RUTHERFORDTON

H. L. CARPENTER, President.

A. L. GRAYSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 36,178.91	Capital stock.....	\$ 12,900.00
Overdrafts.....	136.60	Surplus fund.....	730.33
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,500.00	Time certificates of deposit.....	11,262.00
All other real estate owned.....		Deposits subject to check.....	21,830.39
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,975.80	Savings deposits.....	
Cash items.....	109.00	Due to banks and bankers.....	
Gold coin.....	1,095.00	Cashier's checks outstanding.....	183.95
Silver coin, including all minor coin currency.....	149.36	Certified checks.....	
National bank notes and other U. S. notes.....	842.00	Accrued interest due depositors.....	140.00
Total.....	47,046.67	Total.....	47,046.67

## COMMERCIAL BANK, RUTHERFORDTON

JOHN C. MILLS, President.

C. L. MILLER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 77,874.72	Capital stock.....	\$ 25,000.00
Overdrafts.....	625.36	Surplus fund.....	831.90
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	16,000.00
Banking house, furniture and fixtures.....	5,884.00	Time certificates of deposit.....	22,175.81
All other real estate owned.....		Deposits subject to check.....	77,256.22
Demand loans.....	34,526.00	Demand certificates of deposit.....	
Due from banks and bankers.....	16,691.58	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,950.00	Cashier's checks outstanding.....	1,811.37
Silver coin, including all minor coin currency.....	619.64	Certified checks.....	
National bank notes and other U. S. notes.....	3,904.00	Total.....	
Total.....	143,075.30	Total.....	143,075.30

## BANK OF ST. PAULS, ST. PAULS

T. L. NORTHRUP, President.

L. McINNIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 41,670.59	Capital stock.....	\$ 12,800.00
Overdrafts.....	12.46	Surplus fund.....	800.00
United States bonds.....		Undivided profits.....	878.61
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	5,000.84	Time certificates of deposit.....	8,227.53
All other real estate owned.....		Deposits subject to check.....	23,945.02
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	3,565.30	Savings deposits.....	
Cash items.....	120.15	Due to banks and bankers.....	
Gold coin.....	145.00	Cashier's checks outstanding.....	190.24
Silver coin, including all minor coin currency.....	656.55	Certified checks.....	1.49
National bank notes and other U. S. notes.....	672.00	Total.....	
Total.....	51,842.89	Total.....	51,842.89

**DAVIS & WILEY BANK, SALISBURY****O. D. DAVIS, President.****J. M. McCORKLE, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 160,334.00
Overdrafts.....	5,894.70
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	35,500.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	13,000.00
All other real estate owned.....	6,000.00
Demand loans.....	
Due from banks and bankers.....	26,322.38
Cash items.....	4,844.56
Gold coin.....	3,755.00
Silver coin, including all minor coin currency.....	2,900.70
National bank notes and other U. S. notes.....	24,005.00
Total.....	283,056.34
	Total.....
	283,056.34

**CAROLINA STATE BANK, SALUDA****DAVID C. BARROW, President.****H. B. LANE, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 15,014.45
Overdrafts.....	498.11
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	2,500.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	2,450.00
All other real estate owned.....	1,156.57
Demand loans.....	1,070.00
Due from banks and bankers.....	1,689.64
Cash items.....	84.88
Gold coin.....	10.00
Silver coin, including all minor coin currency.....	67.49
National bank notes and other U. S. notes.....	1,807.00
Total.....	26,347.94
	Total.....
	26,347.94

**BANK OF SANFORD, SANFORD****S. P. HATCH, President.****J. M. Ross, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 151,814.75
Overdrafts.....	6,166.06
United States bonds.....	1,000.00
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	1,075.00
Premium on bonds.....	20.83
Banking house, furniture and fixtures.....	3,470.24
All other real estate owned.....	900.00
Demand loans.....	12,500.00
Due from banks and bankers.....	19,175.55
Cash items.....	1,155.00
Silver coin, including all minor coin currency.....	2,125.87
National bank notes and other U. S. notes.....	8,000.00
Total.....	207,403.30
	Total.....
	207,403.30

## BANKING, LOAN AND TRUST COMPANY, SANFORD

R. E. CARRINGTON, President.

J. W. CUNNINGHAM, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$121,458.43
Overdrafts.....	2,338.05
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	4,590.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	
All other real estate owned.....	6,082.96
Demand loans.....	10,000.00
Due from banks and bankers.....	47,527.59
Cash items.....	1,308.95
Gold coin.....	1,060.00
Silver coin, including all minor coin currency.....	1,919.44
National bank notes and other U. S. notes.....	4,783.00
Total.....	201,068.42
	Total.....
	201,068.42

## PLANTERS AND COMMERCIAL BANK, SCOTLAND NECK

CLAUDE KITCHIN, President.

O. J. MOORE, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$107,831.06
Overdrafts.....	1,315.58
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	
All other real estate owned.....	2,611.93
Demand loans.....	
Due from banks and bankers.....	15,112.67
Cash items.....	642.91
Gold coin.....	500.00
Silver coin, including all minor coin currency.....	573.00
National bank notes and other U. S. notes.....	1,052.00
Total.....	129,640.05
	Total.....
	129,640.05

## SCOTLAND NECK BANK, SCOTLAND NECK

A. McDOWELL, President.

J. HARPER ALEXANDER, Jr., Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 92,391.73
Overdrafts.....	71.63
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	6,500.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	
All other real estate owned.....	
Demand loans.....	13,100.00
Due from banks and bankers.....	38,645.90
Cash items.....	
Gold coin.....	317.50
Silver coin, including all minor coin currency.....	956.30
National bank notes and other U. S. notes.....	4,009.00
Total.....	155,992.06
	Total.....
	155,992.06

**FARMERS BANK, SEABOARD****J. G. L. CROCKER, President.****H. R. HARRIS, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$ 47,901.23	Capital stock.....	\$ 6,000.00
Overdrafts.....	122.08	Surplus fund.....	7,200.00
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,040.54	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	38,015.11
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	17,616.47	Savings deposits.....	19,945.13
Cash items.....	37.05	Due to banks and bankers.....	
Gold coin.....	940.00	Cashier's checks outstanding.....	61.60
Silver coin, including all minor coin currency.....	49.71	Certified checks.....	
National bank notes and other U. S. notes.....	1,300.00		
Current expenses on profits.....	214.66		
Total.....	71,221.74	Total.....	71,211.74

**BANK OF SELMA, SELMA****N. E. EDGERTON, President.****G. W. EVANS, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$142,052.73	Capital stock.....	\$ 25,000.00
Overdrafts.....	2,976.32	Surplus fund.....	
United States bonds.....		Undivided profits.....	7,390.25
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	20,000.00
Premium on bonds.....		Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	10,051.14	Time certificates of deposit.....	19,489.21
All other real estate owned.....	3,754.63	Deposits subject to check.....	80,762.97
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	19,315.44	Savings deposits.....	
Cash items.....	491.96	Due to banks and bankers.....	
Gold coin.....	125.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	917.79	Certified checks.....	66.58
National bank notes and other U. S. notes.....	3,024.00		
Total.....	182,709.01	Total.....	182,709.01

**PEOPLES BANK, SELMA****L. D. DEBNAM, President.****M. R. WALL, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$ 33,216.49	Capital stock.....	\$ 14,455.00
Overdrafts.....	729.22	Surplus fund.....	
United States bonds.....		Undivided profits.....	672.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,071.17	Time certificates of deposit.....	3,875.19
All other real estate owned.....		Deposits subject to check.....	36,914.62
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	27,308.66	Savings deposits.....	11,113.01
Cash items.....	59.72	Due to banks and bankers.....	
Gold coin.....	920.00	Cashier's checks outstanding.....	155.27
Silver coin, including all minor coin currency.....	338.30	Certified checks.....	
National bank notes and other U. S. notes.....	3,542.00		
Total.....	67,185.56	Total.....	67,185.56

## CITIZENS BANK, SHALLOTTE

J. W. BROOKS, President.

JOSEPH L. LEE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 22,930.05	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	36.69
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	500.00	Time certificates of deposit.....	4,548.43
All other real estate owned.....		Deposits subject to check.....	10,581.42
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,728.03	Savings deposits.....	3,303.68
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	53.48
Silver coin, including all minor coin currency.....	1,118.62	Certified checks.....	
National bank notes and other U. S. notes.....	1,247.00		
Total.....	28,523.70	Total.....	28,523.70

## SHARPSBURG BANKING COMPANY, SHARPSBURG

G. T. DAWES, President.

JOHN L. BRYANT, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 17,156.90	Capital stock.....	\$ 7,000.00
Overdrafts.....	11.99	Surplus fund.....	254.52
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,600.00	Time certificates of deposit.....	1,870.00
All other real estate owned.....		Deposits subject to check.....	9,329.24
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,857.97	Savings deposits.....	9,097.28
Cash items.....	18.50	Due to banks and bankers.....	
Gold coin.....	142.50	Cashier's checks outstanding.....	127.23
Silver coin, including all minor coin currency.....	388.41	Certified checks.....	
National bank notes and other U. S. notes.....	2,402.00		
Total.....	28,578.27	Total.....	28,578.27

## CHATHAM BANK, SILER CITY

F. M. HADLEY, President.

J. J. JENKINS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 76,896.67	Capital stock.....	\$ 5,000.00
Overdrafts.....	68.68	Surplus fund.....	6,000.00
United States bonds.....		Undivided profits.....	1,243.16
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	707.50	Time certificates of deposit.....	68,059.25
All other real estate owned.....		Deposits subject to check.....	43,697.04
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	38,767.11	Savings deposits.....	
Cash items.....	281.12	Due to banks and bankers.....	
Gold coin.....	575.00	Cashier's checks outstanding.....	120.17
Silver coin, including all minor coin currency.....	85.17	Certified checks.....	
National bank notes and other U. S. notes.....	2,980.00	Accrued interest due depositors.....	1,241.68
Total.....	125,361.25	Total.....	125,361.25

**SILER CITY LOAN AND TRUST COMPANY, SILER CITY**

DR. ROBERT L. CAVENESS, President.

E. B. PARKS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 84,100.95	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,195.19	Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	707.18
North Carolina State bonds.....		Dividends unpaid.....	6.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	6,507.35
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,513.95	Time certificates of deposit.....	51,437.71
All other real estate owned.....		Deposits subject to check.....	39,002.34
Demand loans.....	5,350.00	Demand certificates of deposit.....	
Due from banks and bankers.....	19,816.72	Savings deposits.....	
Cash items.....	2,102.89	Due to banks and bankers.....	
Gold coin.....	110.00	Cashier's checks outstanding.....	631.98
Silver coin, including all minor coin currency.....	25.75	Certified checks.....	
National bank notes and other U. S. notes.....	450.00	Accrued interest due depositors.....	372.89
Total.....	116,665.45	Total.....	116,665.45

**BANK OF SMITHFIELD, SMITHFIELD**

W. L. WOODALL, President.

J. H. ABELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$206,526.72	Capital stock.....	\$ 30,000.00
Overdrafts.....	2,251.44	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	7,454.89
North Carolina State bonds.....		Dividends unpaid.....	4.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,960.00	Time certificates of deposit.....	93,353.64
All other real estate owned.....		Deposits subject to check.....	107,541.74
Demand loans.....	5,697.58	Demand certificates of deposit.....	
Due from banks and bankers.....	28,101.75	Savings deposits.....	10,821.15
Cash items.....	723.46	Due to banks and bankers.....	
Gold coin.....	1,975.00	Cashier's checks outstanding.....	1,688.97
Silver coin, including all minor coin currency.....	1,766.44	Certified checks.....	
National bank notes and other U. S. notes.....	6,862.00	Total.....	260,864.39
Total.....	260,864.39		

**SNOW HILL BANKING AND TRUST COMPANY, SNOW HILL**

G. A. NORWOOD, President.

JAMES T. SUGG, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 53,950.08	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,199.25	Surplus fund.....	3,139.34
United States bonds.....		Undivided profits.....	3,510.45
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,131.19	Time certificates of deposit.....	14,751.52
All other real estate owned.....	4,750.00	Deposits subject to check.....	38,992.43
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,416.94	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	105.00	Cashier's checks outstanding.....	437.44
Silver coin, including all minor coin currency.....	525.73	Certified checks.....	
National bank notes and other U. S. notes.....	6,753.00	Total.....	70,831.18
Total.....	70,831.18		

**CITIZENS BANK AND TRUST COMPANY, SOUTHERN PINES**

C. B. GROUT, President.

H. O. RIGGAN, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 44,982.45
Overdrafts.....	65.25
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	4,500.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	4,318.25
All other real estate owned.....	1,634.04
Demand loans.....	
Due from banks and bankers.....	26,692.76
Cash items.....	313.21
Gold coin.....	107.50
Silver coin, including all minor coin currency.....	924.05
National bank notes and other U. S. notes.....	2,150.00
Total.....	85,687.51
	Total.....
	85,687.51

**BANK OF BRUNSWICK, SOUTHPORT**

W. H. PYLEE, President.

C. G. RUARK, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 40,554.90
Overdrafts.....	199.10
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	1,182.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	2,831.99
Cash items.....	213.21
Gold coin.....	257.50
Silver coin, including all minor coin currency.....	655.98
National bank notes and other U. S. notes.....	1,517.00
Total.....	47,411.68
	Total.....
	47,411.68

**BANK OF SOUTHPORT, SOUTHPORT**

THOMAS E. COOPER, President.

D. O. DANIEL, Cashier.

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 86,472.60
Overdrafts.....	507.63
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	7,372.79
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	12,011.70
Cash items.....	564.09
Gold coin.....	385.00
Silver coin, including all minor coin currency.....	1,395.37
National bank notes and other U. S. notes.....	1,482.00
Total.....	110,191.18
	Total.....
	110,191.18

## BANK OF SPARTA, SPARTA

R. A. DOUGHTON, President.

T. J. CARSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 48,154.56	Capital stock.....	\$ 15,000.00
Overdrafts.....	854.34	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	1,059.59
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	2,032.00	Time certificates of deposit.....	9,164.92
All other real estate owned.....		Deposits subject to check.....	26,740.98
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5,228.77	Savings deposits.....	
Cash items.....	118.08	Due to banks and bankers.....	
Gold coin.....	1,635.00	Cashier's checks outstanding.....	105.95
Silver coin, including all minor coin currency.....	220.69	Certified checks.....	
National bank notes and other U. S. notes.....	2,828.00		
Total.....	61,071.44	Total.....	61,071.44

## BANK OF SPENCER, SPENCER

DR. M. L. SMOOT, President.

J. K. DORSETT, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 66,253.00	Capital stock.....	\$ 25,000.00
Overdrafts.....	221.90	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,069.38
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,100.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	60,552.72
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	11,950.39	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	285.49
Silver coin, including all minor coin currency.....	251.30	Certified checks.....	
National bank notes and other U. S. notes.....	7,131.00		
Total.....	86,907.59	Total.....	86,907.59

## IMPERIAL TRUST AND SAVINGS COMPANY, SPRAY

B. FRANK MEBANE, President.

B. E. IVIE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 24,457.66	Capital stock.....	\$ 19,300.00
Overdrafts.....	372.53	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	1,738.18
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,800.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,387.01	Time certificates of deposit.....	
All other real estate owned.....	3,500.00	Deposits subject to check.....	13,509.85
Demand loans.....	5,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	5,880.94	Savings deposits.....	12,943.85
Cash items.....	406.20	Due to banks and bankers.....	
Gold coin.....	675.00	Cashier's checks outstanding.....	13.70
Silver coin, including all minor coin currency.....	473.03	Certified checks.....	330.00
National bank notes and other U. S. notes.....	4,288.00	Accrued interest due depositors.....	115.88
Due from Insurance Department.....	1,982.89	Due Insurance Companies.....	1,271.80
Total.....	50,223.26	Total.....	50,223.26

## CITIZENS BANK, SPRING HOPE

A. F. MAY, President.

C. A. GRIFFIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$180,130.64	Capital stock.....	\$ 40,000.00
Overdrafts.....	5,716.11	Surplus fund.....	4,307.15
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	10,618.68	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	129,596.00
Demand loans.....		Demand certificates of deposit.....	2,688.13
Due from banks and bankers.....	5,737.95	Savings deposits.....	
Cash items.....	144.37	Due to banks and bankers.....	
Gold coin.....	210.00	Cashier's checks outstanding.....	388.50
Silver coin, including all minor coin currency.....	1,243.03	Certified checks.....	
National bank notes and other U. S. notes.....	3,356.00	Collections.....	167.00
Total.....	207,156.78	Total.....	207,156.78

## FARMERS AND MERCHANTS BANK, STANLEY

W. L. JENKINS, President.

J. M. REINHARDT, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 37,948.39	Capital stock.....	\$ 10,000.00
Overdrafts.....	80.13	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	1,288.53
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	3,000.00
Banking house, furniture and fixtures.....	5,410.49	Time certificates of deposit.....	11,926.92
All other real estate owned.....		Deposits subject to check.....	9,990.72
Demand loans.....	1,200.00	Demand certificates of deposit.....	
Due from banks and bankers.....	2,754.01	Savings deposits.....	10,240.95
Cash items.....		Due to banks and bankers.....	
Gold coin.....	75.00	Cashier's checks outstanding.....	15.04
Silver coin, including all minor coin currency.....	479.14	Certified checks.....	
National bank notes and other U. S. notes.....	515.00	Total.....	48,462.16
Total.....	48,462.16	Total.....	48,462.16

## PLANTERS BANK, STANTONSBURG

S. H. CROCKER, President.

F. A. EDMUNDSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 23,532.67	Capital stock.....	\$ 7,000.00
Overdrafts.....	131.61	Surplus fund.....	100.00
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,100.00
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	3,162.29	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	15,100.23
Demand loans.....	531.67	Demand certificates of deposit.....	
Due from banks and bankers.....	2,310.47	Savings deposits.....	3,315.16
Cash items.....		Due to banks and bankers.....	
Gold coin.....	80.00	Cashier's checks outstanding.....	110.80
Silver coin, including all minor coin currency.....	836.15	Certified checks.....	
National bank notes and other U. S. notes.....	1,000.00	Total.....	31,726.24
Expense account.....	140.38		
Total.....	31,726.24		

**BANK OF STAR, STAR**

J. R. PAGE, President.

W. FARLOWE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 29,620.94	Capital stock.....	\$ 10,000.00
Overdrafts.....	465.30	Surplus fund.....	
United States bonds.....		Undivided profits.....	389.39
North Carolina State bonds.....		Dividends unpaid.....	3.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	36,301.17
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,232.34	Savings deposits.....	
Cash items.....	63.39	Due to banks and bankers.....	
Gold coin.....	1,402.50	Cashier's checks outstanding.....	285.36
Silver coin, including all minor coin currency.....	1,195.45	Certified checks.....	
National bank notes and other U. S. notes.....	2,099.00		
Total.....	46,978.92	Total.....	46,978.92

**MERCHANTS AND FARMERS BANK, STATESVILLE**

L. T. STIMPSON, President.

F. B. BUNCH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$167,417.46	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,894.13	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	2,933.62
North Carolina State bonds.....		Dividends unpaid.....	12.00
All other stocks, bonds and mortgages.....	150.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	2,899.90	Time certificates of deposit.....	47,670.32
All other real estate owned.....		Deposits subject to check.....	72,262.75
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	6,530.48	Savings deposits.....	15,367.65
Cash items.....	1,586.55	Due to banks and bankers.....	
Gold coin.....	1,035.00	Cashier's checks outstanding.....	326.24
Silver coin, including all minor coin currency.....	1,092.06	Certified checks.....	
National bank notes and other U. S. notes.....	2,967.00		
Total.....	185,572.58	Total.....	185,572.58

**BANK OF STEM, STEM**

J. H. GOOCH, President.

W. R. MANGUM, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 57,578.00	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	3,000.00
United States bonds.....		Undivided profits.....	2,117.02
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	993.00	Time certificates of deposit.....	43,840.59
All other real estate owned.....		Deposits subject to check.....	8,911.11
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,035.80	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	30.00	Cashier's checks outstanding.....	65.30
Silver coin, including all minor coin currency.....	856.94	Certified checks.....	
National bank notes and other U. S. notes.....	1,120.00	Accrued interest due depositors.....	1,679.72
Total.....	64,613.74	Total.....	64,613.74

## STOKESDALE COMMERCIAL BANK, STOKESDALE

P. H. SIMPSON, President.

A. B. BRAY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 19,262.82	Capital stock.....	\$ 10,000.00
Overdrafts.....	235.12	Surplus fund.....	236.08
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....	1,500.00	Dividends unpaid.....	1,000.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	120.00	Bills payable.....	3,460.79
Banking house, furniture and fixtures.....	3,971.27	Time certificates of deposit.....	7,141.53
All other real estate owned.....		Deposits subject to check.....	
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,404.80	Savings deposits.....	7,224.02
Cash items.....	1,425.98	Due to banks and bankers.....	
Gold coin.....	30.00	Cashier's checks outstanding.....	132.23
Silver coin, including all minor coin currency.....	154.66	Certified checks.....	
National bank notes and other U. S. notes.....	1,090.00	Total.....	
Total.....	29,194.65	Total.....	29,194.65

## BANK OF STONEVILLE, STONEVILLE

R. T. STONE, President.

C. K. NOLEN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 59,372.44	Capital stock.....	\$ 6,000.00
Overdrafts.....	12.54	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	2,113.13
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,915.78	Time certificates of deposit.....	43,970.50
All other real estate owned.....		Deposits subject to check.....	21,806.10
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	20,338.88	Savings deposits.....	
Cash items.....	818.18	Due to banks and bankers.....	
Gold coin.....	1,093.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	673.41	Certified checks.....	
National bank notes and other U. S. notes.....	1,105.00	Accrued interest due depositors.....	1,350.00
Total.....	85,329.73	Total.....	85,329.73

## BANK OF STONY POINT, STONY POINT

A. L. WATTS, President.

A. W. WHITE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 27,861.34	Capital stock.....	\$ 6,350.00
Overdrafts.....	234.73	Surplus fund.....	576.76
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,347.95	Time certificates of deposit.....	12,020.56
All other real estate owned.....		Deposits subject to check.....	16,121.13
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,860.83	Savings deposits.....	
Cash items.....	236.87	Due to banks and bankers.....	
Gold coin.....	400.00	Cashier's checks outstanding.....	81.93
Silver coin, including all minor coin currency.....	144.66	Certified checks.....	
National bank notes and other U. S. notes.....	1,064.00	Total.....	
Total.....	35,150.38	Total.....	35,150.38

## BANK OF STOVALL, STOVALL

W. T. YANCEY, President.

C. L. LEWIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 29,372.67	Capital stock.....	\$ 5,000.00
Overdrafts.....	38.20	Surplus fund.....	2,500.00
United States bonds.....		Undivided profits.....	1,094.94
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	565.20	Time certificates of deposit.....	11,104.09
All other real estate owned.....		Deposits subject to check.....	13,677.42
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,599.76	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	115.00	Cashier's checks outstanding.....	44.25
Silver coin, including all minor coin currency.....	338.87	Certified checks.....	
National bank notes and other U. S. notes.....	1,346.00		
Total.....	33,420.70	Total.....	33,420.70

## BANK OF HYDE, SWAN QUARTER

S. S. MANN, President.

A. B. LITCHFIELD, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 34,028.59	Capital stock.....	\$ 10,000.00
Overdrafts.....	439.73	Surplus fund.....	
United States bonds.....		Undivided profits.....	679.35
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,988.21	Time certificates of deposit.....	8,158.00
All other real estate owned.....		Deposits subject to check.....	43,746.25
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	15,569.83	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	177.50	Cashier's checks outstanding.....	4.00
Silver coin, including all minor coin currency.....	423.74	Certified checks.....	
National bank notes and other U. S. notes.....	5,980.00		
Total.....	62,587.60	Total.....	62,587.60

## JACKSON COUNTY BANK, SYLVA

C. J. HARRIS, President.

M. BUCHANAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 72,191.42	Capital stock.....	\$ 12,000.00
Overdrafts.....	109.93	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	4,493.07
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,713.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	38,962.43
Demand loans.....		Demand certificates of deposit.....	34,836.75
Due from banks and bankers.....	19,891.83	Savings deposits.....	
Cash items.....	319.45	Due to banks and bankers.....	1,133.27
Gold coin.....	455.00	Cashier's checks outstanding.....	2,016.63
Silver coin, including all minor coin currency.....	290.38	Certified checks.....	
National bank notes and other U. S. notes.....	2,232.00	Accrued interest due depositors.....	820.86
American National Bank stock.....	2,060.00		
Total.....	99,263.01	Total.....	99,263.01

## BANK OF TABOR, TABOR

C. C. PRIDGEN, President.

D. C. FUSSELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 76,640.10	Capital stock.....	\$ 10,000.00
Overdrafts.....	984.21	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	5,435.67
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,578.10	Time certificates of deposit.....	28,605.67
All other real estate owned.....	550.00	Deposits subject to check.....	48,083.21
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,315.30	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	69.99
Silver coin, including all minor coin currency.....	7,146.83	Certified checks.....	
National bank notes and other U. S. notes.....			
Total.....	93,194.54	Total.....	93,194.54

## FARMERS BANKING AND TRUST COMPANY, TARBORO

GEORGE A. HOLDERNESS, President.

ED. PENNINGTON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$174,567.27	Capital stock.....	\$ 25,000.00
Overdrafts.....	2,839.88	Surplus fund.....	9,030.15
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,747.93	Time certificates of deposit.....	57,131.88
All other real estate owned.....		Deposits subject to check.....	226,518.79
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	124,834.75	Savings deposits.....	
Cash items.....	3,752.31	Due to banks and bankers.....	
Gold coin.....	10.00	Cashier's checks outstanding.....	147.85
Silver coin, including all minor coin currency.....	2,658.53	Certified checks.....	
National bank notes and other U. S. notes.....	6,418.00		
Total.....	317,828.67	Total.....	317,828.67

## PAMLICO INSURANCE AND BANKING COMPANY, TARBORO

H. L. STATION, President.

M. A. CURTIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 27,153.97	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,624.02	Surplus fund.....	20,821.46
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	17,500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	4,816.03	Time certificates of deposit.....	21,441.23
All other real estate owned.....		Deposits subject to check.....	47,686.27
Demand loans.....	30,602.54	Demand certificates of deposit.....	
Due from banks and bankers.....	25,946.73	Savings deposits.....	
Cash items.....	1,226.14	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	378.82
Silver coin, including all minor coin currency.....	888.35	Certified checks.....	
National bank notes and other U. S. notes.....	5,570.00		
Total.....	115,327.78	Total.....	115,327.78

## BANK OF ALEXANDER, TAYLORSVILLE

W. B. MATHESON, President.

H. T. KELLY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 66,017.32	Capital stock.....	\$ 12,000.00
Overdrafts.....	435.82	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	1,352.51
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	800.00	Bills payable.....	
Banking house, furniture and fixtures.....		Time certificates of deposit.....	29,248.72
All other real estate owned.....		Deposits subject to check.....	42,382.98
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	18,901.30	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	317.50	Cashier's checks outstanding.....	542.76
Silver coin, including all minor coin currency.....	955.03	Certified checks.....	
National bank notes and other U. S. notes.....	3,100.00		
Total.....	90,526.97	Total.....	90,526.97

## BANK OF THOMASVILLE, THOMASVILLE

J. L. ARMFIELD, President.

ZED GRIFFITH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$183,449.74	Capital stock.....	\$ 50,000.00
Overdrafts.....	287.27	Surplus fund.....	1,750.00
United States bonds.....		Undivided profits.....	2,275.81
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	81.25
All other stocks, bonds and mortgages.....	1,000.00	Notes and bills rediscounted.....	18,817.31
Premium on bonds.....	20.00	Bills payable.....	17,500.00
Banking house, furniture and fixtures.....	8,250.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	82,495.18
Demand loans.....	19,200.00	Demand certificates of deposit.....	75,319.55
Due from banks and bankers.....	31,839.34	Savings deposits.....	
Cash items.....	502.41	Due to banks and bankers.....	
Gold coin.....	775.50	Cashier's checks outstanding.....	2,601.76
Silver coin, including all minor coin currency.....	1,078.60	Certified checks.....	
National bank notes and other U. S. notes.....	3,438.00		
Total.....	250,840.86	Total.....	250,840.86

## BANK OF TOWNSVILLE, TOWNSVILLE

J. J. WHITE, President.

W. P. HAMILTON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 13,650.29	Capital stock.....	\$ 8,058.00
Overdrafts.....	659.30	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	2,681.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,017.82	Time certificates of deposit.....	764.50
All other real estate owned.....		Deposits subject to check.....	9,575.26
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,969.75	Savings deposits.....	2,044.00
Cash items.....	220.57	Due to banks and bankers.....	
Gold coin.....	320.00	Cashier's checks outstanding.....	50.00
Silver coin, including all minor coin currency.....	101.89	Certified checks.....	12.00
National bank notes and other U. S. notes.....	2,083.00		
Miscellaneous.....	162.14		
Total.....	23,184.76	Total.....	23,184.76

## BANK OF JONES, TRENTON

J. B. COLLINS, President.

F. W. FOSCUE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 27,452.41	Capital stock.....	\$ 5,000.00
Overdrafts.....	438.54	Surplus fund.....	2,000.00
United States bonds.....		Undivided profits.....	772.38
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	3,000.00
Banking house, furniture and fixtures.....	4,226.98	Time certificates of deposit.....	10,370.76
All other real estate owned.....		Deposits subject to check.....	15,304.50
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,333.89	Savings deposits.....	
Cash items.....	8.24	Due to banks and bankers.....	
Gold coin.....	240.00	Cashier's checks outstanding.....	74.90
Silver coin, including all minor coin currency.....	306.48	Certified checks.....	
National bank notes and other U. S. notes.....	1,516.00		
Total.....	36,522.54	Total.....	36,522.54

## BANK OF MONTGOMERY, TROY

W. J. ARMFIELD, JR., President.

J. G. TOMLINSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$111,207.69	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,770.13	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	5,000.04
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	500.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,050.81	Time certificates of deposit.....	38,533.89
All other real estate owned.....		Deposits subject to check.....	62,450.10
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	19,431.52	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,666.79	Cashier's checks outstanding.....	710.23
Silver coin, including all minor coin currency.....	2,099.55	Certified checks.....	
National bank notes and other U. S. notes.....	4,196.00	Accrued interest due depositors.....	228.23
Total.....	141,922.49	Total.....	141,922.49

## BANK OF TRYON, TRYON

JOSEPH NORWOOD, President.

J. B. HESTER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 71,912.31	Capital stock.....	\$ 10,000.00
Overdrafts.....	352.41	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	3,217.35
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,300.00	Notes and bills rediscounted.....	2,000.00
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	4,920.50	Time certificates of deposit.....	
All other real estate owned.....		Deposit subject to check.....	51,349.41
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	7,252.66	Savings deposits.....	12,446.91
Cash items.....		Due to banks and bankers.....	
Gold coin.....	426.00	Cashier's checks outstanding.....	503.60
Silver coin, including all minor coin currency.....	253.39	Certified checks.....	
National bank notes and other U. S. notes.....	2,100.00		
Total.....	89,517.27	Total.....	89,517.27

## PEOPLES BANK, UNION MILLS

J. D. MORRIS, President.

W. F. FLACK, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 9,904.80	Capital stock.....	\$ 5,800.00
Overdrafts.....	279.11	Surplus fund.....	
United States bonds.....		Undivided profits.....	166.47
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,459.04	Time certificates of deposit.....	4,865.32
All other real estate owned.....		Deposits subject to check.....	5,610.22
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,924.37	Savings deposits.....	
Cash items.....	10.72	Due to banks and bankers.....	
Gold coin.....	485.00	Cashier's checks outstanding.....	55.21
Silver coin, including all minor coin currency.....	79.18	Certified checks.....	
National bank notes and other U. S. notes.....	355.00		
Total.....	16,497.22	Total.....	16,497.22

## BANK OF VANCEBORO, VANCEBORO

T. A. UZZELL, President.

J. B. HARVEY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 23,580.19	Capital stock.....	\$ 5,000.00
Overdrafts.....	288.92	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,280.71
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	434.35	Time certificates of deposit.....	2,355.54
All other real estate owned.....		Deposits subject to check.....	11,143.07
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....		Savings deposits.....	
Cash items.....		Due to banks and bankers.....	847.35
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	123.21	Certified checks.....	
National bank notes and other U. S. notes.....	1,200.00		
Total.....	25,626.67	Total.....	25,626.67

## BANK OF VASS, VASS

J. A. KEITH, President.

D. A. McLAUGHLIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 17,129.75	Capital stock.....	\$ 10,000.00
Overdrafts.....	374.52	Surplus fund.....	
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,235.17	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	10,398.61
Demand loans.....	4,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	12,075.43	Savings deposits.....	8,406.77
Cash items.....		Due to banks and bankers.....	
Gold coin.....	22.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	262.01	Certified checks.....	
National bank notes and other U. S. notes.....	783.00	Interest and discount account.....	945.04
Expense account.....	1,281.37	Exchange account.....	433.33
Total.....	39,183.75	Total.....	39,183.75

## BANK OF COLUMBUS, VINELAND

R. H. POWELL, President.

F. L. FORD, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 85,744.02	Capital stock.....	\$ 25,000.00
Overdrafts.....	942.67	Surplus fund.....	9,630.94
United States bonds.....		Undivided profits.....	7,400.00
North Carolina State bonds.....		Dividends unpaid.....	7,500.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	956.62
Premium on bonds.....		Bills payable.....	16,354.16
Banking house, furniture and fixtures.....	6,642.67	Time certificates of deposit.....	
All other real estate owned.....	553.60	Deposits subject to check.....	
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	2,668.25	Savings deposits.....	36,099.98
Cash items.....	30.01	Due to banks and bankers.....	508.21
Gold coin.....	542.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	601.19	Certified checks.....	
National bank notes and other U. S. notes.....	5,725.00		
Total.....	103,449.91	Total.....	103,449.91

## PEOPLES BANK, WACO

A. W. BLACK, President.

W. O. SMITH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 11,203.82	Capital stock.....	\$ 5,000.00
Overdrafts.....	23.19	Surplus fund.....	51.08
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	2,000.00
Banking house, furniture and fixtures.....	2,647.37	Time certificates of deposit.....	3,806.11
All other real estate owned.....		Deposits subject to check.....	5,223.76
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,629.24	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	210.00	Cashier's checks outstanding.....	2.00
Silver coin, including all minor coin currency.....	98.99	Certified checks.....	
National bank notes and other U. S. notes.....	205.00		
Expense .....	65.34		
Total.....	16,082.95	Total.....	16,082.95

## BANK OF WADESBORO, WADESBORO

T. J. COVINGTON, President.

C. M. BURNS, JR., Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 238,414.09	Capital stock.....	\$ 50,000.00
Overdrafts.....	3,883.79	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	29,506.58
North Carolina State bonds.....		Dividends unpaid.....	70.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	30,000.00
Banking house, furniture and fixtures.....	1,306.00	Time certificates of deposit.....	34,145.19
All other real estate owned.....		Deposits subject to check.....	137,893.33
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	29,987.28	Savings deposits.....	
Cash items.....	861.91	Due to banks and bankers.....	
Gold coin.....	1,045.00	Cashier's checks outstanding.....	1,158.57
Silver coin, including all minor coin currency.....	2,500.00	Certified checks.....	
National bank notes and other U. S. notes.....	11,500.00	Reserve for interest, taxes and insurance .....	5,000.00
Total.....	297,773.72	Total.....	297,773.72

**SOUTHERN SAVINGS BANK, WADESBORO****JOHN W. GULLEDGE, President.****W. P. LEDBETTER, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$112, 270.28	Capital stock.....	\$ 25, 450.00
Overdrafts.....	550.20	Surplus fund.....	3, 000.00
United States bonds.....		Undivided profits.....	377.96
North Carolina State bonds.....		Dividends unpaid.....	84.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	35, 000.00
Banking house, furniture and fixtures.....	3, 540.59	Time certificates of deposit.....	3, 700.00
All other real estate owned.....	8, 540.19	Deposits subject to check.....	18, 733.79
Demand loans.....	867.81	Demand certificates of deposit.....	
Due from banks and bankers.....	492.50	Savings deposits.....	44, 467.17
Cash items.....	713.40	Due to banks and bankers.....	
Gold coin.....	4, 288.00	Cashier's checks outstanding.....	450.05
Silver coin, including all minor coin currency.....		Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	131, 262.97
Total.....	131, 262.97		

**BANK OF WAGRAM, WAGRAM****JOHN A. MCKAY, President.****C. C. MAYNARD, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$ 35, 752.76	Capital stock.....	\$ 10, 000.00
Overdrafts.....	2.43	Surplus fund.....	988.95
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	14, 000.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1, 200.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	16, 437.34
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	5, 905.76	Savings deposits.....	2, 450.00
Cash items.....		Due to banks and bankers.....	
Gold coin.....	25.00	Cashier's checks outstanding.....	412.81
Silver coin, including all minor coin currency.....	195.15	Certified checks.....	
National bank notes and other U. S. notes.....	1, 229.00	Accrued interest due depositors.....	21.00
Total.....	44, 310.10	Total.....	44, 310.10

**BANK OF WAKE, WAKE FOREST****R. B. POWELL, President.****T. E. HOLDING, Cashier.**

<b>RESOURCES</b>		<b>LIABILITIES</b>	
Loans and discounts.....	\$ 81, 981.75	Capital stock.....	\$ 20, 000.00
Overdrafts.....	586.71	Surplus fund.....	5, 000.00
United States bonds.....		Undivided profits.....	2, 744.15
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	15, 000.00
Banking house, furniture and fixtures.....	4, 942.28	Time certificates of deposit.....	21, 107.39
All other real estate owned.....		Deposits subject to check.....	37, 449.74
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	9, 819.08	Savings deposits.....	
Cash items.....	225.30	Due to banks and bankers.....	
Gold coin.....	2, 257.50	Cashier's checks outstanding.....	47.50
Silver coin, including all minor coin currency.....	404.16	Certified checks.....	
National bank notes and other U. S. notes.....	1, 132.00	Total.....	101, 348.78
Total.....	101, 348.78		

## CITIZENS BANK, WAKE FOREST

C. E. GILL, President.

J. M. BREWER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 57,654.48	Capital stock.....	\$ 12,500.00
Overdrafts.....	471.52	Surplus fund.....	1,000.00
United States bonds.....		Undivided profits.....	1,067.34
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	6,000.00
Banking house, furniture and fixtures.....	1,800.00	Time certificates of deposit.....	21,285.03
All other real estate owned.....		Deposits subject to check.....	21,988.77
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	1,045.51	Savings deposits.....	
Cash items.....	2,404.91	Due to banks and bankers.....	1,083.98
Gold coin.....	62.50	Cashier's checks outstanding.....	525.15
Silver coin, including all minor coin currency.....	313.35	Certified checks.....	
National bank notes and other U. S. notes.....	1,678.00	Total.....	
Total.....	65,430.27	Total.....	65,430.27

## BANK OF DUPLIN, WALLACE

H. C. McQUEEN, President.

A. L. McGOWAN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$204,891.44	Capital stock.....	\$ 12,500.00
Overdrafts.....	554.46	Surplus fund.....	17,500.00
United States bonds.....		Undivided profits.....	5,427.92
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,400.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	85,455.11
Demand loans.....	6,226.80	Demand certificates of deposit.....	
Due from banks and bankers.....	48,990.15	Savings deposits.....	151,982.37
Cash items.....	276.14	Due to banks and bankers.....	
Gold coin.....	618.00	Cashier's checks outstanding.....	1,823.10
Silver coin, including all minor coin currency.....	1,206.43	Certified checks.....	
National bank notes and other U. S. notes.....	8,500.00	Accrued interest due depositors.....	1,994.92
Total.....	277,663.42	Total.....	277,663.42

## BANK OF WARREN, WARRENTON

C. N. WILLIAMS, Jr., President.

H. A. MACON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$160,617.63	Capital stock.....	\$ 29,200.00
Overdrafts.....	1,704.36	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	7,014.46
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	2,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	20,000.00
Banking house, furniture and fixtures.....	11,876.32	Time certificates of deposit.....	25,641.08
All other real estate owned.....		Deposits subject to check.....	61,103.40
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	9,217.50	Savings deposits.....	37,566.57
Cash items.....	818.45	Due to banks and bankers.....	5,599.66
Gold coin.....	445.00	Cashier's checks outstanding.....	220.83
Silver coin, including all minor coin currency.....	842.74	Certified checks.....	
National bank notes and other U. S. notes.....	3,824.00	Total.....	
Total.....	191,346.00	Total.....	191,346.00

## CITIZENS BANK, WARRENTON

W. B. BOYD, President.

R. T. WATSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$155,511.73	Capital stock.....	\$ 20,000.00
Overdrafts.....	2,184.50	Surplus fund.....	6,600.00
United States bonds.....		Undivided profits.....	5,999.98
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	976.00	Time certificates of deposit.....	68,661.46
All other real estate owned.....		Deposits subject to check.....	85,786.25
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	22,588.74	Savings deposits.....	
Cash items.....	711.82	Due to banks and bankers.....	320.30
Gold coin.....	790.00	Cashier's checks outstanding.....	156.00
Silver coin, including all minor coin currency.....	1,287.81	Certified checks.....	176.61
National bank notes and other U. S. notes.....	4,050.00		
Total.....	188,100.60	Total.....	188,100.60

## BANK OF WARSAW, WARSAW

H. L. STEVENS, President.

H. F. PEIRCE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 61,937.16	Capital stock.....	\$ 10,000.00
Overdrafts.....	401.99	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	4,323.80
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,500.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	38,013.82
Demand loans.....	7,061.33	Demand certificates of deposit.....	23,648.44
Due from banks and bankers.....	11,415.42	Savings deposits.....	
Cash items.....	32.30	Due to banks and bankers.....	773.97
Gold coin.....	1,122.50	Cashier's checks outstanding.....	168.28
Silver coin, including all minor coin currency.....	426.61	Certified checks.....	
National bank notes and other U. S. notes.....	2,731.00	Accrued interest due depositors.....	700.00
Total.....	87,628.31	Total.....	87,628.31

## BANK OF WASHINGTON, WASHINGTON

JONATHAN HAVENS, President.

J. K. DOUGHTON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$184,846.05	Capital stock.....	\$ 50,000.00
Overdrafts.....	168.11	Surplus fund.....	38,500.00
United States bonds.....		Undivided profits.....	3,284.55
North Carolina State bonds.....		Dividends unpaid.....	16.00
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	6,852.63	Time certificates of deposit.....	45,707.35
All other real estate owned.....		Deposits subject to check.....	125,852.41
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	59,080.24	Savings deposits.....	
Cash items.....	2,272.56	Due to banks and bankers.....	8,090.62
Gold coin.....	952.50	Cashier's checks outstanding.....	136.00
Silver coin, including all minor coin currency.....	1,869.84	Certified checks.....	1,000.00
National bank notes and other U. S. notes.....	12,295.00	Accrued interest due depositors.....	750.00
Total.....	273,336.93	Total.....	273,336.93

## SAVINGS AND TRUST COMPANY, WASHINGTON

B. G. Mose, President.

JOHN B. SPARROW, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$157,851.75	Capital stock.....	\$ 50,000.00
Overdrafts.....	18.78	Surplus fund.....	8,000.00
United States bonds.....		Undivided profits.....	2,562.96
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	20,826.25	Time certificates of deposit.....	2,056.00
All other real estate owned.....		Deposits subject to check.....	89,479.18
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	14,555.74	Savings deposits.....	47,533.15
Cash items.....	1,586.67	Due to banks and bankers.....	
Gold coin.....	1,440.00	Cashier's checks outstanding.....	80.50
Silver coin, including all minor coin currency.....	1,501.10	Certified checks.....	51.50
National bank notes and other U. S. notes.....	6,977.00		
Total.....	204,757.29	Total.....	204,757.29

## WAXHAW BANKING AND TRUST COMPANY, WAXHAW

J. L. RODMAN, President.

JESSE A. WILLIAMS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 96,239.78	Capital stock.....	\$ 25,000.00
Overdrafts.....	40.29	Surplus fund.....	12,500.00
United States bonds.....		Undivided profits.....	4,625.81
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	4,724.00	Time certificates of deposit.....	21,135.71
All other real estate owned.....		Deposits subject to check.....	39,687.78
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,209.90	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	122.50	Cashier's checks outstanding.....	329.72
Silver coin, including all minor coin currency.....	900.35	Certified checks.....	
National bank notes and other U. S. notes.....	2,042.00		
Total.....	108,278.82	Total.....	108,278.82

## BANK OF WAYNESVILLE, WAYNESVILLE

ALDEN HOWELL, President.

HILLIARD B. ATKINS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$205,452.88	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,339.55	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	3,303.59
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	8,742.79
Premium on bonds.....		Bills payable.....	3,000.00
Banking house, furniture and fixtures.....	7,216.66	Time certificates of deposit.....	
All other real estate owned.....	5,000.00	Deposits subject to check.....	90,495.04
Demand loans.....	2,176.00	Demand certificates of deposit.....	104,249.77
Due from banks and bankers.....	1,000.00	Savings deposits.....	
Cash items.....	45,732.40	Due to banks and bankers.....	4,709.56
Gold coin.....	3,090.22	Cashier's checks outstanding.....	9.39
Silver coin, including all minor coin currency.....	95.00	Certified checks.....	
National bank notes and other U. S. notes.....	626.43		
Total.....	2,782.00	Total.....	274,510.14

## FARMERS AND TRADERS BANK, WEAVERSVILLE

I. A. HARRIS, President.

D. J. WEAVER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 30,827.69	Capital stock.....	\$ 10,000.00
Overdrafts.....	243.35	Surplus fund.....	637.11
United States bonds.....		Undivided profits.....	496.38
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	525.83	Notes and bills rediscounted.....	2,529.20
Premium on bonds.....		Bills payable.....	3,300.00
Banking house, furniture and fixtures.....	926.58	Time certificates of deposit.....	
All other real estate owned.....	100.00	Deposits subject to check.....	17,931.93
Demand loans.....	440.00	Demand certificates of deposit.....	2,071.39
Due from banks and bankers.....	3,195.53	Savings deposits.....	578.12
Cash items.....	52.47	Due to banks and bankers.....	
Gold coin.....	15.00	Cashier's checks outstanding.....	2.50
Silver coin, including all minor coin currency.....	176.18	Certified checks.....	
National bank notes and other U. S. notes.....	1,034.00	Total.....	37,546.63
Total.....	37,546.63		

## TUCKASEIGEE BANK, WEBSTER

JOSEPH J. HOOKER, President.

W. BURCH DAVIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 24,712.02	Capital stock.....	\$ 8,950.00
Overdrafts.....	59.54	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,400.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,448.29	Time certificates of deposit.....	
All other real estate owned.....	55.00	Deposits subject to check.....	16,582.89
Demand loans.....		Demand certificates of deposit.....	9,137.03
Due from banks and bankers.....	8,834.93	Savings deposits.....	
Cash items.....	73.24	Due to banks and bankers.....	
Gold coin.....	315.00	Cashier's checks outstanding.....	4.00
Silver coin, including all minor coin currency.....	135.48	Certified checks.....	
National bank notes and other U. S. notes.....	689.00	Accrued interest due depositors.....	248.58
Total.....	36,322.50	Total.....	36,322.50

## BANK OF WELDON, WELDON

W. E. DANIEL, President.

R. S. TRAVIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$174,676.57	Capital stock.....	\$ 25,000.00
Overdrafts.....	660.44	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	1,507.88
North Carolina State bonds.....	10,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	150.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	174,721.75
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	33,657.42	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	650.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	385.00	Certified checks.....	
National bank notes and other U. S. notes.....	6,050.20	Total.....	226,229.63
Total.....	226,229.63		

## BANK OF WENDELL, WENDELL

R. B. WHITLEY, President.

M. C. TODD, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 82,749.89	Capital stock.....	\$ 25,000.00
Overdrafts.....	414.99	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,532.32
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,344.14	Time certificates of deposit.....	25,205.69
All other real estate owned.....		Deposits subject to check.....	58,280.13
Demand loans.....	200.00	Demand certificates of deposit.....	
Due from banks and bankers.....	9,371.51	Savings deposits.....	
Cash items.....	124.55	Due to banks and bankers.....	
Gold coin.....	307.50	Cashier's checks outstanding.....	49.52
Silver coin, including all minor coin currency.....	896.08	Certified checks.....	25.00
National bank notes and other U. S. notes.....	4,984.00	Accrued interest due depositors.....	300.00
Total.....	110,392.66	Total.....	110,392.66

## BANK OF WHITAKERS, WHITAKERS

W. T. BRASWELL, President.

W. J. TAYLOR, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 71,099.86	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,671.50	Surplus fund.....	
United States bonds.....		Undivided profits.....	11,117.63
North Carolina State bonds.....		Dividends unpaid.....	66.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,582.85	Time certificates of deposit.....	13,377.23
All other real estate owned.....		Deposits subject to check.....	76,403.89
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	27,135.59	Savings deposits.....	
Cash items.....	2,435.81	Due to banks and bankers.....	
Gold coin.....	325.00	Cashier's checks outstanding.....	1,210.64
Silver coin, including all minor coin currency.....	2,532.78	Certified checks.....	
National bank notes and other U. S. notes.....	4,392.00	Total.....	112,175.39
Total.....	112,175.39		

## BANK OF WHITEVILLE, WHITEVILLE

J. B. SCHULKEN, President.

J. D. MAULTSBY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$176,462.80	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,647.76	Surplus fund.....	
United States bonds.....		Undivided profits.....	12,093.55
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	31,700.00
Premium on bonds.....		Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	6,150.00	Time certificates of deposit.....	
All other real estate owned.....	812.00	Deposits subject to check.....	55,554.79
Demand loans.....	1,111.76	Demand certificates of deposit.....	
Due from banks and bankers.....	2,314.90	Savings deposits.....	79,955.91
Cash items.....	127.38	Due to banks and bankers.....	
Gold coin.....	2,070.00	Cashier's checks outstanding.....	2,208.94
Silver coin, including all minor coin currency.....	1,684.59	Certified checks.....	
National bank notes and other U. S. notes.....	4,134.00	Total.....	196,515.19
Total.....	196,515.19		

**BANK OF WILKES, WILKESBORO****R. A. SPAINHOUR, President.****C. M. SHEETS, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 67,129.23
Overdrafts.....	466.95
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	3,730.53
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	11,094.14
Cash items.....	
Gold coin.....	1,200.00
Silver coin, including all minor coin currency.....	312.95
National bank notes and other U. S. notes.....	1,500.00
Total.....	85,433.80
	Total.....
	85,433.80

**BANK OF MARTIN COUNTY, WILLIAMSTON****J. G. GODARD, President.****C. H. GODWIN, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$186,828.45
Overdrafts.....	6,446.89
United States bonds.....	
North Carolina State bonds.....	1,000.00
All other stocks, bonds and mortgages.....	2,375.00
Premium on bonds.....	
Banking house, furniture and fixtures.....	1,850.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	11,114.95
Cash items.....	
Gold coin.....	
Silver coin, including all minor coin currency.....	5,795.17
National bank notes and other U. S. notes.....	
Total.....	215,408.46
	Total.....
	215,408.46

**FARMERS AND MERCHANTS BANK, WILLIAMSTON****JOHN D. BIGGS, President.****FRANK F. FAGAN, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$175,290.71
Overdrafts.....	1,358.70
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	10,000.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	22,841.66
Cash items.....	
Gold coin.....	
Silver coin, including all minor coin currency.....	1,428.46
National bank notes and other U. S. notes.....	
Total.....	210,919.53
	Total.....
	210,919.53

## ATLANTIC TRUST AND BANKING COMPANY, WILMINGTON

CHARLES N. EVANS, President.

MILTON CALDER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$834,611.60	Capital stock.....	\$ 50,000.00
Overdrafts.....		Surplus fund.....	50,000.00
United States bonds.....	25,500.00	Undivided profits.....	57,130.93
North Carolina State bonds.....		Dividends unpaid.....	8.00
All other stocks, bonds and mortgages.....	14,201.46	Notes and bills rediscounted.....	
Premium on bonds.....	25,500.00	Bills payable.....	
Banking house, furniture and fixtures.....	91,383.33	Time certificates of deposit.....	
All other real estate owned.....	57,596.68	Deposits subject to check.....	238,948.54
Demand loans.....	46.43	Demand certificates of deposit.....	632,100.16
Due from banks and bankers.....	462.50	Savings deposits.....	
Cash items.....	377.63	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	4,008.00	Certified checks.....	
National bank notes and other U. S. notes.....		Total.....	1,028,187.63
Total.....	1,028,187.63		

## HOME SAVINGS BANK, WILMINGTON

J. W. YATES, President.

J. F. ROACHE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$125,888.78	Capital stock.....	\$ 50,000.00
Overdrafts.....		Surplus fund.....	1,648.92
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	1,660.39	Notes and bills rediscounted.....	
Premium on bonds.....	12,060.00	Bills payable.....	
Banking house, furniture and fixtures.....	6,584.50	Time certificates of deposit.....	
All other real estate owned.....	8,030.21	Deposits subject to check.....	79,709.60
Demand loans.....		Demand certificates of deposit.....	23,945.88
Due from banks and bankers.....		Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	150.00	Cashier's checks outstanding.....	83.19
Silver coin, including all minor coin currency.....	227.71	Certified checks.....	
National bank notes and other U. S. notes.....	786.00	Total.....	155,387.59
Total.....	155,387.59		

## PEOPLES SAVINGS BANK, WILMINGTON

H. C. McQUEEN, President.

J. HOLMES DAVIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$1,266,436.47	Capital stock.....	\$ 65,000.00
Overdrafts.....		Surplus fund.....	75,789.26
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....	6,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	8,000.00	Notes and bills rediscounted.....	
Premium on bonds.....	30.00	Bills payable.....	
Banking house, furniture and fixtures.....	48,091.56	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	997,654.51
Demand loans.....	71,485.50	Demand certificates of deposit.....	302,896.42
Due from banks and bankers.....	43,922.19	Savings deposits.....	
Cash items.....	1,891.56	Due to banks and bankers.....	
Gold coin.....	220.00	Cashier's checks outstanding.....	3,592.73
Silver coin, including all minor coin currency.....	1,243.64	Certified checks.....	
National bank notes and other U. S. notes.....	6,112.00	Accrued interest due depositors.....	8,500.00
Total.....	1,453,432.92	Total.....	1,453,432.92

## WILMINGTON SAVINGS AND TRUST COMPANY, WILMINGTON

C. E. TAYLOR, Jr., President.

J. L. WILLIAMS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$2,072,447.74	Capital stock.....	\$ 100,000.00
Overdrafts.....		Surplus fund.....	150,000.00
United States bonds.....		Undivided profits.....	75,683.95
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	95.50
All other stocks, bonds and mortgages.....	17,248.71	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	52,589.53	Time certificates of deposit.....	
All other real estate owned.....	2,800.00	Deposits subject to check.....	
Demand loans.....	109,886.10	Demand certificates of deposit.....	471,616.86
Due from banks and bankers.....	126,610.16	Savings deposits.....	1,604,019.84
Cash items.....	811.76	Due to banks and bankers.....	
Gold coin.....	25.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	706.94	Certified checks.....	
National bank notes and other U. S. notes.....	5,900.00	Accrued interest due depositors.....	5,000.00
Trust deposits.....	12,390.21	Total.....	
Total.....	2,406,416.15	Total.....	2,406,416.15

## BRANCH BANKING COMPANY, WILSON

J. C. HALES, President.

H. H. MURRAY, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$579,821.27	Capital stock.....	\$ 100,000.00
Overdrafts.....	5,327.12	Surplus fund.....	40,000.00
United States bonds.....		Undivided profits.....	21,454.52
North Carolina State bonds.....	1,000.00	Dividends unpaid.....	73.00
All other stocks, bonds and mortgages.....	35,600.00	Notes and bills rediscounted.....	15,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	30,000.00	Time certificates of deposit.....	2,535.24
All other real estate owned.....	3,550.00	Deposits subject to check.....	299,872.76
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	75,790.78	Savings deposits.....	260,653.83
Cash items.....	1,235.03	Due to banks and bankers.....	1,136.30
Gold coin.....	2,935.00	Cashier's checks outstanding.....	1,681.71
Silver coin, including all minor coin currency.....	3,733.96	Certified checks.....	5,000.00
National bank notes and other U. S. notes.....	8,414.00	Total.....	
Total.....	747,407.16	Total.....	747,407.16

## CITIZENS BANK, WILSON

R. G. BRIGGS, President.

W. M. FARMER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 50,216.03	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,445.49	Surplus fund.....	
United States bonds.....		Undivided profits.....	2,542.33
North Carolina State bonds.....		Dividends unpaid.....	1,500.00
All other stocks, bonds and mortgages.....	33,900.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,507.48	Time certificates of deposit.....	3,553.33
All other real estate owned.....		Deposits subject to check.....	53,617.31
Demand loans.....	14,480.00	Demand certificates of deposit.....	
Due from banks and bankers.....	5,833.78	Savings deposits.....	
Cash items.....	152.19	Due to banks and bankers.....	702.06
Gold coin.....	37.50	Cashier's checks outstanding.....	169.78
Silver coin, including all minor coin currency.....	887.34	Certified checks.....	
National bank notes and other U. S. notes.....	2,625.00	Total.....	
Total.....	112,084.81	Total.....	112,084.81

## WILSON TRUST AND SAVINGS BANK, WILSON

JOHN F. BURTON, President.

E. T. BARNES, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$214, 296. 88	Capital stock.....	\$ 12, 000. 00
Overdrafts.....		Surplus fund.....	12, 000. 00
United States bonds.....		Undivided profits.....	15, 034. 08
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	10, 283. 00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2, 000. 00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	
Demand loans.....	2, 000. 00	Demand certificates of deposit.....	
Due from banks and bankers.....	25, 976. 88	Savings deposits.....	215, 801. 70
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	29. 02	Certified checks.....	
National bank notes and other U. S. notes.....	250. 00		
Total.....	254, 835. 78	Total.....	254, 835. 78

## BANK OF WINDSOR, WINDSOR

THOMAS GILLAM, President.

W. L. LYON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$236, 918. 02	Capital stock.....	\$ 20, 000. 00
Overdrafts.....	3, 004. 93	Surplus fund.....	16, 000. 00
United States bonds.....		Undivided profits.....	2, 537. 10
North Carolina State bonds.....	2, 500. 00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	3, 000. 00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....		Time certificates of deposit.....	116, 857. 31
All other real estate owned.....		Deposits subject to check.....	99, 015. 74
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	32, 345. 35	Savings deposits.....	29, 217. 12
Cash items.....	110. 47	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	5. 90
Silver coin, including all minor coin currency.....	7, 065. 97	Certified checks.....	311. 57
National bank notes and other U. S. notes.....		Interest reserve .....	1, 000. 00
Total.....	284, 944. 74	Total.....	284, 944. 74

## CITIZENS BANK OF WINDSOR, WINDSOR

E. S. ASKEW, President.

M. B. GILLAM, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 92, 412. 53	Capital stock.....	\$ 20, 000. 00
Overdrafts.....	1, 562. 89	Surplus fund.....	8, 000. 00
United States bonds.....		Undivided profits.....	1, 771. 40
North Carolina State bonds.....		Dividends unpaid.....	3. 00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	10. 87
Banking house, furniture and fixtures.....	3, 702. 24	Time certificates of deposit.....	50, 226. 32
All other real estate owned.....		Deposits subject to check.....	41, 115. 11
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	20, 097. 28	Savings deposits.....	
Cash items.....	656. 85	Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	14. 41
Silver coin, including all minor coin currency.....	2, 714. 32	Certified checks.....	5. 00
National bank notes and other U. S. notes.....			
Total.....	121, 146. 11	Total.....	121, 146. 11

## STATE BANK OF WINGATE, WINGATE

R. A. MORROW, President.

J. W. BIVENS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 40,618.88	Capital stock.....	\$ 10,000.00
Overdrafts.....	114.74	Surplus fund.....	1,500.00
United States bonds.....		Undivided profits.....	1,175.03
North Carolina State bonds.....		Dividends unpaid.....	2.50
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	9,000.00
Banking house, furniture and fixtures.....	2,688.54	Time certificates of deposit.....	16,192.29
All other real estate owned.....		Deposits subject to check.....	11,686.12
Demand loans.....	90.00	Demand certificates of deposit.....	
Due from banks and bankers.....	3,962.92	Savings deposits.....	
Cash items.....	378.47	Due to banks and bankers.....	
Gold coin.....	100.00	Cashier's checks outstanding.....	26.75
Silver coin, including all minor coin currency.....	688.14	Certified checks.....	
National bank notes and other U. S. notes.....	941.00		
Total.....	49,582.69	Total.....	49,582.69

## FORSYTH SAVINGS AND TRUST COMPANY, WINSTON-SALEM

J. S. HILL, President.

RICHARD E. REYNOLDS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 25,994.51	Capital stock.....	\$ 6,150.00
Overdrafts.....	123.46	Surplus fund.....	18.61
United States bonds.....		Undivided profits.....	1,073.99
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	282.25	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	768.79	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	6,405.03
Demand loans.....	271.00	Demand certificates of deposit.....	
Due from banks and bankers.....	2,970.71	Savings deposits.....	18,249.32
Cash items.....	144.25	Due to banks and bankers.....	
Gold coin.....	.22.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	900.48	Certified checks.....	
National bank notes and other U. S. notes.....	419.00		
Total.....	31,896.95	Total.....	31,896.95

## WACHOVIA BANK AND TRUST COMPANY, WINSTON-SALEM, ASHEVILLE, SALISBURY, HIGH POINT AND SPENCER

F. H. FRIES, President.

HY. F. SHAFFNER, Treasurer.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$5,113,016.61	Capital stock.....	\$1,250,000.00
Overdrafts.....	3,906.10	Surplus fund.....	
United States bonds.....		Undivided profits.....	353,811.23
North Carolina State bonds.....	26,000.00	Dividends unpaid.....	166.00
All other stocks, bonds and mortgages.....	222,867.60	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	290,762.29	Time certificates of deposit.....	
All other real estate owned.....	48,959.14	Deposits subject to check.....	1,607,694.03
Demand loans.....	110,531.67	Demand certificates of deposit.....	1,007,483.31
Due from banks and bankers.....	963,492.05	Savings deposits.....	1,953,761.94
Cash items.....	23,428.04	Due to banks and bankers.....	930,763.85
Gold coin.....	83,137.50	Cashier's checks outstanding.....	36,743.89
Silver coin, including all minor coin currency.....	43,447.19	Certified checks.....	32,502.94
National bank notes and other U. S. notes.....	243,379.00		
Total.....	7,172,927.19	Total.....	7,172,927.19

## BANK OF WINTERVILLE, WINTERVILLE

J. E. GREEN, President.

C. T. COX, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 21,651.20	Capital stock.....	\$ 5,000.00
Overdrafts.....		Surplus fund.....	3,800.00
United States bonds.....		Undivided profits.....	138.23
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	1,782.00	Time certificates of deposit.....	3,598.00
All other real estate owned.....		Deposits subject to check.....	16,775.86
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,764.78	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....		Cashier's checks outstanding.....	14.28
Silver coin, including all minor coin currency.....	313.30	Certified checks.....	
National bank notes and other U. S. notes.....	815.00		
Total.....	20,326.37	Total.....	20,326.37

## MERCHANTS AND FARMERS BANK, WINTON

JOHN E. VANN, President.

J. P. MITCHELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 92,209.77	Capital stock.....	\$ 10,000.00
Overdrafts.....	.54	Surplus fund.....	17,000.00
United States bonds.....		Undivided profits.....	2,482.63
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	18,000.00	Notes and bills rediscounted.....	
Premium on bonds.....	450.00	Bills payable.....	
Banking house, furniture and fixtures.....	2,548.59	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	72,666.40
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	47,124.12	Savings deposits.....	66,340.00
Cash items.....	279.55	Due to banks and bankers.....	
Gold coin.....	1,085.00	Cashier's checks outstanding.....	20.45
Silver coin, including all minor coin currency.....	642.20	Certified checks.....	27.29
National bank notes and other U. S. notes.....	6,197.00		
Total.....	168,536.77	Total.....	168,536.77

## FARMERS BANK, WOODLAND

JOHN B. GRIFFIN, President.

CHARLES H. GRIFFIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 52,561.98	Capital stock.....	\$ 10,000.00
Overdrafts.....	2,207.83	Surplus fund.....	1,052.83
United States bonds.....		Undivided profits.....	
North Carolina State bonds.....		Dividends unpaid.....	
All other bonds, stocks and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,831.77	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	32,512.09
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	15,123.89	Savings deposits.....	30,729.67
Cash items.....		Due to banks and bankers.....	
Gold coin.....	20.00	Cashier's checks outstanding.....	51.14
Silver coin, including all minor coin currency.....	177.26	Certified checks.....	
National bank notes and other U. S. notes.....	993.00	Accrued interest due depositors.....	550.00
Total.....	74,915.73	Over and shorts.....	20.00
		Total.....	74,915.73

**BANK OF YADKIN, YADKINVILLE****BENJAMIN SHORE, President.****W. A. HALL, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 56,788.80
Overdrafts.....	402.19
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	2,456.10
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	10,005.30
Cash items.....	911.48
Gold coin.....	2,302.50
Silver coin, including all minor coin currency.....	1,257.60
National bank notes and other U. S. notes.....	2,769.00
Total.....	76,782.97
	Total.....
	76,782.97

**BANK OF YANCEYVILLE, YANCEYVILLE****R. L. MITCHELL, President.****F. A. PIERSON, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 29,174.83
Overdrafts.....	118.25
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	680.88
All other real estate owned.....	370.00
Demand loans.....	
Due from banks and bankers.....	15,147.20
Cash items.....	63.34
Gold coin.....	
Silver coin, including all minor coin currency.....	156.28
National bank notes and other U. S. notes.....	1,984.00
Total.....	47,694.78
	Total.....
	47,694.78

**BANK OF YOUNGSVILLE, YOUNGSVILLE****J. B. PERRY, President.****J. A. WILLIAMS, Cashier.**

RESOURCES	LIABILITIES
Loans and discounts.....	\$ 34,117.01
Overdrafts.....	4,684.71
United States bonds.....	
North Carolina State bonds.....	
All other stocks, bonds and mortgages.....	
Premium on bonds.....	
Banking house, furniture and fixtures.....	350.00
All other real estate owned.....	
Demand loans.....	
Due from banks and bankers.....	14,182.60
Cash items.....	
Gold coin.....	437.50
Silver coin, including all minor coin currency.....	142.12
National bank notes and other U. S. notes.....	2,526.00
Total.....	56,439.94
	Total.....
	56,439.94

## BANK OF ZEBULON, ZEBULON

T. J. HORTON, President.

F. E. BUNN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 71,707.70	Capital stock.....	\$ 10,000.00
Overdrafts.....	456.93	Surplus fund.....	1,600.00
United States bonds.....		Undivided profits.....	355.62
North Carolina State bonds.....		Dividends unpaid.....	180.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,633.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	65,825.98
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	20,217.01	Savings deposits.....	23,311.43
Cash items.....		Due to banks and bankers.....	
Gold coin.....	1,000.00	Cashier's checks outstanding.....	302.15
Silver coin, including all minor coin currency.....	560.54	Certified checks.....	
National bank notes and other U. S. notes.....	4,000.00	Total.....	101,575.18
Total.....	101,575.18		

**Summary of the Reports of the Condition of the State, Private and Savings Banks of North Carolina at Close of Business on Different Dates.**

**STATE, PRIVATE AND SAVINGS BANKS, FEBRUARY 20, 1912**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 47,977,236.60	Capital stock.....	\$ 9,270,349.63
Overdrafts.....	434,434.14	Surplus fund.....	2,450,881.89
United States bonds.....	1,800.00	Undivided profits.....	2,176,327.58
North Carolina State bonds.....	314,520.00	Dividends unpaid.....	19,603.61
All other stocks, bonds and mortgages.....	1,606,308.78	Notes and bills rediscounted.....	556,491.61
Premium on bonds.....	47,403.84	Bills payable.....	1,244,442.97
Banking house, furniture and fixtures.....	1,989,301.49	Time certificates of deposit.....	7,472,579.25
All other real estate owned.....	279,340.74	Deposits subject to check.....	30,865,557.74
Demand loans.....	1,884,099.57	Demand certificates of deposit.....	4,352,121.83
Due from banks and bankers.....	11,434,306.00	Savings deposits.....	8,799,805.62
Cash items.....	543,728.41	Due to banks and bankers.....	1,549,892.39
Gold coin.....	403,321.10	Cashier's checks outstanding.....	264,740.07
Silver coin, including all minor coin currency.....	493,847.58	Certified checks.....	29,453.61
National bank notes and other U. S. notes.....	1,681,866.46	Accrued interest due depositors.....	99,143.84
Trust deposits.....	66,790.21	Trust deposits.....	14,449.30
Miscellaneous.....	40,990.65	Miscellaneous.....	33,454.63
Total.....	69,199,295.57	Total.....	69,199,295.57

**STATE, PRIVATE AND SAVINGS BANKS, APRIL 18, 1912**

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 49,919,463.21	Capital stock.....	\$ 9,419,788.89
Overdrafts.....	447,485.13	Surplus fund.....	2,463,243.28
United States bonds.....	3,800.00	Undivided profits.....	2,232,737.26
North Carolina State bonds.....	325,520.00	Dividends unpaid.....	11,678.89
All other stocks, bonds and mortgages.....	1,682,924.94	Notes and bills rediscounted.....	564,666.42
Premium on bonds.....	7,868.82	Bills payable.....	1,165,848.25
Banking house, furniture and fixtures.....	2,014,274.48	Time certificates of deposit.....	8,065,852.26
All other real estate owned.....	327,892.72	Deposits subject to check.....	31,291,506.91
Demand loans.....	1,943,524.80	Demand certificates of deposit.....	4,340,212.87
Due from banks and bankers.....	11,413,015.84	Savings deposits.....	9,404,184.19
Cash items.....	429,333.28	Due to banks and bankers.....	1,874,297.71
Gold coin.....	392,554.88	Cashier's checks outstanding.....	290,562.91
Silver coin, including all minor coin currency.....	469,892.21	Certified checks.....	37,970.42
National bank notes and other U. S. notes.....	1,830,382.85	Accrued interest due depositors.....	64,215.49
Trust deposits.....	66,790.21	Trust deposits.....	54,907.74
Miscellaneous.....	56,344.43	Miscellaneous.....	40,394.31
Total.....	71,331,067.80	Total.....	71,331,067.80

## STATE, PRIVATE AND SAVINGS BANKS, JUNE 14, 1912

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 51,757,829.23	Capital stock.....	\$ 9,953,709.96
Overdrafts.....	424,306.18	Surplus fund.....	2,509,081.75
United States bonds.....	4,819.83	Undivided profits.....	2,394,791.55
North Carolina State bonds.....	377,041.50	Dividends unpaid.....	21,926.04
All other stocks, bonds and mortgages.....	1,720,371.32	Notes and bills rediscounted.....	696,908.30
Premium on bonds.....	6,503.98	Bills payable.....	1,938,253.55
Banking house, furniture and fixtures.....	2,360,963.39	Time certificates of deposit.....	8,172,335.95
All other real estate owned.....	307,058.92	Deposits subject to check.....	28,043,014.21
Demand loans.....	1,889,102.77	Demand certificates of deposit.....	4,433,864.35
Due from banks and bankers.....	9,289,552.88	Savings deposits.....	10,571,650.36
Cash items.....	378,361.59	Due to banks and bankers.....	1,800,205.90
Gold coin.....	372,053.29	Cashier's checks outstanding.....	246,942.12
Silver coin, including all minor coin currency.....	451,929.96	Certified checks.....	46,120.20
National bank notes and other U. S. notes.....	1,705,846.84	Accrued interest due depositors.....	80,442.01
Trust deposits.....	54,540.21	Trust deposits.....	54,162.85
Miscellaneous.....	43,372.34	Miscellaneous.....	175,745.13
Total.....	71,144,154.23	Total.....	71,144,154.23

**AGGREGATE RESOURCES AND LIABILITIES OF STATE BANKS IN NORTH CAROLINA AT THE CLOSE  
OF BUSINESS ON JUNE 14, 1912, SHOWING INCREASE OR DECREASE AS COMPARED WITH  
JUNE 7, 1911**

**RESOURCES**

	June 14, 1912	June 7, 1911	Increase	Decrease
Loans and discounts.....	\$ 51,757,829.23	\$ 46,907,672.10	\$ 4,850,157.13	\$.....
Overdrafts.....	424,806.18	429,864.82	.....	5,058.64
United States bonds.....	4,819.83	1,100.00	3,719.83	.....
North Carolina State bonds.....	377,041.50	310,000.00	67,041.50	.....
All other stocks, bonds and mortgages.....	1,720,371.32	1,465,878.65	254,492.67	.....
Premium on bonds.....	6,503.98	3,466.86	3,037.12	.....
Banking house, furniture and fixtures.....	2,360,963.39	1,792,905.28	567,068.11	.....
All other real estate owned.....	307,058.92	282,743.01	14,315.91	.....
Demand loans.....	1,889,102.77	1,783,150.17	95,952.60	.....
Due from banks and bankers.....	9,289,552.88	7,173,655.39	2,115,867.49	.....
Cash items.....	378,361.59	454,717.30	.....	76,355.71
Gold coin.....	372,053.29	372,266.10	.....	212.81
Silver coin, including all minor coin currency.....	451,929.96	471,661.32	.....	19,731.36
National bank notes and other U. S. notes.....	1,705,846.84	1,552,515.30	153,331.54	.....
Trust deposits.....	54,640.21	72,590.21	.....	18,050.00
Miscellaneous.....	43,372.34	116,396.81	.....	73,024.47
Total.....	71,144,154.23	63,210,703.32	8,125,883.90	192,432.99

**LIABILITIES**

	June 14, 1912	June 7, 1911	Increase	Decrease
Capital stock.....	\$ 9,953,709.96	\$ 9,308,112.17	\$ 645,597.79	\$.....
Surplus fund.....	2,509,081.75	2,122,996.64	386,085.11	.....
Undivided profits.....	2,394,791.55	2,127,256.28	267,635.27	.....
Dividends unpaid.....	21,926.04	38,696.56	.....	16,770.52
Notes and bills rediscounted.....	696,808.30	1,084,174.30	.....	387,386.00
Bills payable.....	1,938,253.55	1,818,376.95	119,876.60	.....
Time certificates of deposit.....	8,172,335.95	7,085,089.69	1,107,246.26	.....
Deposits subject to check.....	28,043,014.21	26,806,969.94	1,236,044.27	.....
Demand certificates of deposit.....	4,438,964.35	3,661,128.81	777,835.54	.....
Savings deposits.....	10,571,650.36	7,882,241.46	2,689,408.90	.....
Due to banks and bankers.....	1,800,205.90	847,802.63	952,403.27	.....
Cashier's checks outstanding.....	246,942.12	200,477.83	46,464.29	.....
Certified checks.....	46,120.20	20,572.39	25,547.81	.....
Accrued interest due depositors.....	80,442.01	56,177.73	24,284.28	.....
Trust deposits.....	54,162.85	127,281.34	.....	73,098.49
Miscellaneous.....	175,745.13	43,368.60	132,376.53	.....
Total.....	71,144,154.23	63,210,703.32	8,410,685.92	477,235.01

## BANKS, OFFICERS, CAPITAL STOCK, ETC.

Location No. d	Name of Bank	President	Cashier	Capital Stock	Chartered	Organised	Opened for Business
Aberdeen.....	3 Bank of Aberdeen.....	H. A. Page.....	J. W. Graham.....	\$ 15,000.00	* 1905	Oct. 27, 1905	Mar. 20, 1906
Alnochie.....	3 Bank of Alnochie.....	J. T. Williams.....	W. L. Curtis.....	12,500.00	* 1905	July 3, 1905	Nov. 2, 1905
Albemarle.....	Cabarrus Savings Bank (branch of Cabarrus Savings Bank, Concord).....	M. J. Harris, Jr.....					Sept. 26, 1899
Andrews.....	4 Stanly County Loan and Trust Co. ....	A. C. Heath.....	J. M. Peeler.....	25,000.00	* 1904	July 25, 1904	Aug. 1, 1904
.....	4 Bank of Andrews.....	J. L. Smathers.....	J. G. Hickerson.....	15,000.00	* 1910	May 28, 1910	July 25, 1910
.....	4 Merchants and Manufacturers Bank.....	W. P. Walker.....	J. W. Walker.....	10,000.00	* 1905	Dec. 1904	Feb. 8, 1905
Ansonville.....	5 Bank of Anson.....	L. L. Little.....	W. C. Nichols.....	10,600.00	† 1910	Aug. 15, 1910	Jan. 9, 1911
Apex.....	5 Merchants and Farmers Bank.....	W. H. Harvard.....	J. R. Cunningham.....	15,000.00	* 1905	Mar. 27, 1905	Aug. 17, 1905
Asheboro.....	5 Peoples Bank.....	C. B. Wilkerson.....	M. G. Upchurch.....	10,000.00	* 1910	Feb. 15, 1910	May 2, 1910
.....	6 Bank of Randolph.....	D. B. McCrary.....	W. J. Armfield, Jr.....	21,400.00	Laws 1897	Nov. 4, 1897	Nov. 4, 1897
.....	6 Battery Park Bank.....	T. C. Cox.....	J. E. Rankin.....	100,000.00	Laws 1891	Mar. 1, 1891	Mar. 16, 1891
.....	6 Central Bank and Trust Co. ....	C. W. Brown.....	W. B. Davis.....	41,000.00	* 1911	Jan. 18, 1912	Mar. 18, 1912
.....	7 Citizens Bank.....	E. L. Ray.....	J. A. Campbell.....	50,000.00	* 1906	May 13, 1906	May 9, 1906
.....	Wachovia Bank and Trust Co. (branch of Wachovia Loan and Trust Co., Winston).....						
Atkinson.....	7 Bank of Atkinson.....	W. B. Williamson.....					Dec. --, 1902
Aulander.....	7 Bank of Aulander.....	E. A. Hawes, Sr.....	A. H. Castin.....	5,675.00	* 1912	Jan. 11, 1912	May 2, 1912
Aurora.....	8 Bank of Aurora.....	C. W. Mitchell.....	J. E. Cooke.....	8,000.00	* 1906		Oct. 27, 1906
.....	R. L. M. Bonner.....	O. M. Hooker.....		10,000.00	Laws 1903	Dec. 2, 1903	Dec. 7, 1903
Ayden.....	8 Bank of Ayden.....	John R. Speir.....	Stanfill Hodges.....	25,000.00	Laws 1903	April 1, 1903	
Baxtersville.....	8 Mitchell County Bank.....	R. M. Burleson.....	George B. Greene.....	16,000.00	Oct. 27, 1906	Nov. 6, 1905	
Bayboro.....	9 Bank of Pamlico.....	W. J. Swan.....	John S. Westcott.....	10,000.00	* 1905	Nov. 27, 1906	Jan. 10, 1907
Beaufort.....	9 Bank of Beaufort.....	T. A. Uzzell.....	Thomas Thomas.....	10,000.00	Laws 1901	Mar. 21, 1901	June 16, 1901
.....	9 Beaufort Banking and Trust Co. ....	N. W. Taylor.....	U. E. Swann.....	15,000.00	* 1907	June --, 1907	Sept. 18, 1907
Belhaven.....	10 Bank of Belhaven.....	C. P. Aycock.....	W. E. Stubbs.....	50,000.00	Laws 1903	July 3, 1903	Sept. 7, 1903
Belmont.....	10 Bank of Belmont.....	R. L. Stowe.....	W. B. Pruitt.....	10,000.00	* 1906	Jan. 4, 1907	Feb. 1, 1908
Benson.....	10 Farmers Commercial Bank.....	M. T. Britt.....	W. H. Shoucomb.....	16,000.00	--	Feb. --, 1908	Mar. 19, 1908
.....	(Acting.)						
Bessemer City.....	11 Bessemer City Bank.....	A. A. McLean.....	John J. Ormond.....	5,000.00	* 1906	Oct. 4, 1906	Nov. 1, 1907
.....	Bethel Banking and Trust Co. ....	M. O. Blount.....	W. H. Woolard.....	20,000.00	* 1904	Oct. 23, 1904	Oct. 12, 1904
.....	Commonwealth Bank.....	J. W. McRoy.....	A. A. Hegeman.....	10,000.00	* 1907	July 26, 1907	Aug. 1, 1907
Black Mountain ...							

12	Bladenboro.....	H. C. Bridger.....	10,000.00	*	1908	Sept. 18, 1908
12	Bank of Blowing Rock.....	G. M. Sudderth.....	10,300.00	*	1904	Aug. 23, 1904
12	Watauga County Bank.....	G. P. Haganan.....	12,000.00	*	1904	Sept. 21, 1904
12	Commercial and Savings Bank.....	J. W. Shore.....	10,000.00	*	1910	May 20, 1910
13	Bonville.....	S. B. Harrill.....	5,000.00	*	1906	Feb. 27, 1912
13	Bostic.....	J. F. Hays.....	50,000.00	Laws 1890	Jan. 30, 1890	Mar. 5, 1912
13	Brevard.....	Jas. L. Thomas.....	5,000.00	*	1909	July 7, 1909
13	Broadway.....	D. K. Collins.....	12,500.00	*	1904	April 5, 1904
14	Bryson City.....	J. R. Long.....	12,500.00	*	1906	June 6, 1904
14	Burgaw.....	W. D. Croom.....	12,500.00	*	1906	Mar. 12, 1906
14	Bank of Pender.....	C. C. Branch.....	100,000.00	Laws 1902	April 1, 1902	April 1, 1902
15	Burnsville.....	J. H. Holt.....	25,000.00	*	1904	June 6, 1904
15	Alamance Loan and Trust Co.....	J. W. Higgins.....	16,700.00	*	1908	April 4, 1908
15	Bank of Yancey.....	S. G. Byrd.....	9,285.00	*	1911	Sept. 27, 1911
15	Citizens Bank.....	D. C. Ewing.....	14,450.00	*	1907	Aug. 2, 1907
16	Candor.....	Alden Howell.....	10,000.00	*	1906	May 16, 1906
16	Canton.....	W. J. Hampton.....	9,000.00	*	1910	June 20, 1910
16	Champion Bank.....	B. B. Doggett.....	10,000.00	Laws 1890	Nov. 14, 1899	Mar. 9, 1910
17	Caroileen Savings Bank.....	D. A. McDonald.....	10,000.00	*	1906	June 3, 1907
17	Bank of Carthage.....	U. L. Spence.....	15,000.00	*	1906	Aug. 16, 1909
17	Bank of Moore.....	M. G. Darymple.....	5,000.00	*	1909	May 19, 1909
18	Cary.....	F. R. Gray.....	9,910.00	*	1911	May 19, 1911
18	Catawba.....	W. B. Pitts.....	10,000.00	*	1904	April 4, 1904
18	Chadbourn.....	J. A. Brown.....	15,000.00	Laws 1890	April 12, 1899	Feb. 4, 1907
18	Chapel Hill.....	M. C. S. Noble.....	5,000.00	*	1907	Dec. 18, 1906
19	Peoples Bank.....	J. D. Webb.....	350,000.00	Laws 1901	June 3, 1901	July 15, 1901
19	American Trust Co.....	George Stephens.....	W. H. Wood, Treas.....			
20	Independence Trust Co.....	J. H. Little.....	E. O. Anderson.....	500,000.00	*	1912
20	Savings and Trust Co.....	W. M. Moore.....	J. H. Russell.....	24,480.00	*	1911
20	Southern Loan and Trust Co.....	J. M. Scott.....	W. L. Jenkins.....	50,000.00	Laws 1901	July 29, 1901
21	Bank of China Grove.....	A. M. Hanna.....	W. C. Shifford.....	10,000.00	Laws 1903	Mar. 20, 1903
21	Bank of Bladen.....	L. B. Evans.....	E. C. Clark.....	15,000.00	*	1906
21	Clayton.....	Ashley Horne.....	C. M. Thomas.....	10,000.00	Laws 1901	May 5, 1899
22	Clarendon.....	J. A. Lyerly.....	J. T. Williamson, Jr.	5,000.90	*	1905
22	Cleveland.....	L. A. Bethune.....	H. McKinnon.....	20,000.90	Laws 1901	Jan. 19, 1901
22	Bank of Clinton.....	B. F. Powell.....	W. F. Peterson.....	15,000.90	*	1906
22	Bank of Sampson.....	L. A. Nowell.....	W. M. Sitterson.....	7,500.00	Aug. 30, 1906	Sept. 10, 1906
23	Coleraine.....	T. H. Woodley.....	L. H. Harrison.....	10,000.90	Laws 1903	Feb. 2, 1909
23	Columbia.....	H. I. Woodhouse.....	C. W. Swink.....	100,000.00	Laws 1897	Jan. 21, 1897
23	Concord.....	A. J. Yorke.....	C. B. Wagener.....	30,000.00	Laws 1905	May 22, 1905
24	Conetoe.....	H. C. Bridges.....	R. C. Warren.....	13,970.00	*	Jan. 18, 1910
24	Conover.....	Jno. A. Leenhower.....	Thaddeus M. Minish.....	8,170.94	*	Sept. 15, 1911

## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued

Location	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Conway.....	Bank of Conway.....	S. T. Moyle.....	L. W. Flythe.....	\$ 5,000.00 \$ 5,000.00 20,000.00 10,000.00 5,000.00 10,000.00 10,000.00	* 1910 * 1905 * 1903 * 1905 * 1907 * 1905 * 1905	April 14, 1910 Mar. 31, 1905 May 9, 1903 July 15, 1903 Aug. 22, 1905 June 11, 1907 April 1, 1905	June 23, 1910 July 24, 1905 July 15, 1903 Aug. 22, 1905 June 11, 1907 April 1, 1905 Sept. 10, 1905
Cookeegee.....	Bank of Cookeegee.....	J. B. Mason.....	J. H. L. Rice.....	5,000.00 5,000.00	* 1905 * 1903	Mar. 31, 1905 May 9, 1903	Oct. 18, 1904 Aug. 17, 1903
Cornelius.....	Bank of Cornelius.....	F. C. Sherrill.....	J. T. Beard.....	20,000.00	* 1903	May 9, 1903	July 23, 1907
Creditmoor.....	Citizens Bank.....	H. D. Mangum.....	I. E. Harris.....	10,000.00	* 1905	July 15, 1903	Nov. 2, 1908
Creswell.....	Bank of Creswell.....	Thomas W. Blount.....	D. E. Woodley.....	5,000.00	* 1907	July 15, 1903	June 15, 1908
Dallas.....	Bank of Dallas.....	S. N. Boyce.....	M. L. Cornwell.....	10,000.00 10,000.00	Mar. 31, 1905 Sept. 7, 1905	Mar. 31, 1905 Sept. 7, 1905	July 1, 1905 April 1, 1905
Danbury.....	Bank of Stokes County.....	M. T. Chilton.....	N. E. Pepper.....	10,000.00	* 1905	Sept. 7, 1905	Sept. 10, 1905
Davidson.....	American Trust Co. (branch of American Trust Co., Charlotte).....	W. H. Thompson.....	W. E. Boone.....	7,500.00	* 1906	April 8, 1903 April 28, 1910	April 8, 1903 Aug. 17, 1910
Denton.....	Bank of Denton.....	B. I. Harrison.....					
Dobson.....	Surry County Loan and Trust Co. (branch of Surry County Loan and Trust Co., Mt. Airy).....	G. V. Richardson.....	W. H. Caton.....	5,000.00	* 1906	Mar. 10, 1906	June 25, 1906
Dover.....	Bank of Dover.....	B. N. Duke.....	E. P. Davis.....	10,000.00	Laws 1903	Sept. 23, 1904	Sept. 23, 1904
Duke.....	Bank of Harnett.....	J. E. Wilson.....	T. V. Smith.....	12,000.00	* 1903	Aug. 14, 1903	Aug. 14, 1903
Dunn.....	Bank of Cape Fear.....	B. N. Duke.....	S. W. Minor.....	100,000.00	Laws 1887	Jan. 1888	Jan. 1888
Durham.....	Fidelity Bank.....	B. N. Duke.....	T. B. Pierce.....	50,000.00	Laws 1903	June 10, 1904	July 1, 1904
	Home Savings Bank.....	George W. Watts.....	John Merrick.....	50,000.00	Laws 1907	July 29, 1907	July 1, 1908
	Mechanics and Farmers Bank.....	W. J. Christian.....	George W. Adams.....	50,000.00	* 1906	July 10, 1905	Aug. 14, 1905
	Merchants Bank.....	John A. Martin.....	J. A. Warren.....	5,000.00	Laws 1909	Aug. 11, 1909	Oct. 16, 1909
East Bend.....	Yadkin Valley Bank.....	Y. E. Smith.....	J. L. Norman.....	10,000.00	* 1906	June 16, 1906	Aug. 1, 1906
East Durham.....	People's Bank.....	Julian Wood.....	E. C. Reas.....	50,000.00	Laws 1895	Jan. 1, 1895	Jan. 25, 1895
Edenton.....	Bank of Edenton.....	H. C. Privott.....	Charles H. Wood.....	25,000.00	Laws 1905	Oct. 26, 1904	April 1, 1905
Elizabeth City.....	Citizens Bank of Elizabeth City.....	O. McMullan.....	M. R. Griffin.....	25,000.00		July 12, 1899	July 12, 1899
	Citizens Bank.....	George M. Scott.....	W. H. Jennings.....	30,000.00	Laws 1909	Feb. 2, 1909	Feb. 2, 1909
	Merchants Bank.....	J. B. Flora.....	H. G. Kramer.....	25,000.00	Laws 1903	Oct. 20, 1902	Dec. 14, 1903
	Savings Bank and Trust Co. 1.....	J. B. Clark.....	L. W. Whited.....	10,000.00	* 1907	April 1, 1907	July 23, 1907
Elizabethtown.....	Bank of Elizabethtown.....	W. S. Reich.....	A. W. George.....	18,100.00	* 1908	July 18, 1908	Nov. 2, 1908
Elkin.....	Farmers and Merchants Bank.....	A. P. Brinkley.....	O. D. Hamrick.....	9,250.00	* 1908	April 3, 1908	June 15, 1908
Ell Park.....	Citizens Bank of Elk Park.....	D. B. Harrill.....	G. S. Harrill.....	5,000.00	* 1906	June 28, 1906	July 20, 1906
Ellenboro.....	Bank of Ellenboro.....	John L. Bailey.....	E. O. McGowan.....	20,000.00	* 1903	Sept. 10, 1903	Sept. 10, 1903
Elm City.....	Elm City Bank.....						

34	Toisnot Banking Co.	James W. Hays	Feb. 24, 1901	Laws 1901	Sept. 3, 1901
	Eilon Banking and Trust Co.	H. D. Lambeth	Feb. 24, 1901	* 1900	Jan. 3, 1910
	Bank of Enfield.	O. B. Barnes	Dec. 1, 1898	1898	Jan. 1, 1898
	Commercial and Farmers Bank.	Ivey Watson	Dec. 1, 1898	1898	Jan. 1, 1898
	Farmers Bank of Eure	S. C. Bellamy	Dec. 1, 1898	1898	Jan. 1, 1898
	Fair Bluff.	P. O. Petway	Dec. 1, 1898	1898	Jan. 1, 1898
	Fairmont.	R. Hill	Dec. 1, 1898	1898	Jan. 1, 1898
	Faison.	C. Greene	Dec. 1, 1898	1898	Jan. 1, 1898
	Farmville.	J. E. Dick	Dec. 1, 1898	1898	Jan. 1, 1898
	Fayetteville.	J. F. Rogers	Dec. 1, 1898	1898	Jan. 1, 1898
	Fountain.	J. P. Brown	Dec. 1, 1898	1898	Jan. 1, 1898
	Franklin.	F. L. Blue	Dec. 1, 1898	1898	Jan. 1, 1898
	Franklinton.	C. S. Hines	Dec. 1, 1898	1898	Jan. 1, 1898
	Fremont.	McW. D. Williams	Dec. 1, 1898	1898	Jan. 1, 1898
	Fuquay Springs.	R. L. Davis	Dec. 1, 1898	1898	Jan. 1, 1898
	Garner.	T. C. Turnage	Dec. 1, 1898	1898	Jan. 1, 1898
	Garysburg.	F. H. Sedman	Dec. 1, 1898	1898	Jan. 1, 1898
	Gastonia.	C. W. Rankin	Dec. 1, 1898	1898	Jan. 1, 1898
	Gatesville.	H. C. Bridgers	Dec. 1, 1898	1898	Jan. 1, 1898
	Gibson.	K. T. Woollen	Dec. 1, 1898	1898	Jan. 1, 1898
	Gibsonville.	Lee Crawford	Dec. 1, 1898	1898	Jan. 1, 1898
	Goldsboro.	E. J. Cheatham	Dec. 1, 1898	1898	Jan. 1, 1898
	Graham.	J. T. Hooks	Dec. 1, 1898	1898	Jan. 1, 1898
	Granite Falls.	K. B. Johnson	Dec. 1, 1898	1898	Jan. 1, 1898
	Granite Quarry.	H. D. Rand	Dec. 1, 1898	1898	Jan. 1, 1898
	Greensboro.	J. A. Weather	Dec. 1, 1898	1898	Jan. 1, 1898
	Greensboro.	R. L. Reese	Dec. 1, 1898	1898	Jan. 1, 1898
	Home Savings Bank†.	M. A. Carpenter, Treas.	Dec. 1, 1898	1898	Jan. 1, 1898
	Gatesville.	L. L. Smith	April 6, 1903	1903	April 11, 1903
	Gibson.	W. T. Paté	April 6, 1903	1903	April 11, 1903
	Gibsonville.	L. M. Blue	April 6, 1903	1903	April 11, 1903
	Goldsboro.	J. W. Baring	April 6, 1903	1903	April 11, 1903
	Graham.	E. B. Borden	April 6, 1903	1903	April 11, 1903
	Granite Falls.	G. A. Norwood	April 6, 1903	1903	April 11, 1903
	Granite Quarry.	Citizens Bank.	April 6, 1903	1903	April 11, 1903
	Greensboro.	J. A. Long	April 6, 1903	1903	April 11, 1903
	Greensboro.	J. W. Hoke, Acting	April 6, 1903	1903	April 11, 1903
	Greensboro.	G. D. Howard	April 6, 1903	1903	April 11, 1903
	Greensboro.	J. W. Fry	April 6, 1903	1903	April 11, 1903
	Greensboro.	C. A. Bray	April 6, 1903	1903	April 11, 1903
	Greensboro Textile Bank.	M. B. Hightower, Assistant.	April 6, 1903	1903	April 11, 1903
	Greenville.	Cesar Cone	May 27, 1907	1907	May 23, 1907
	Greenville.	J. H. Cole	May 27, 1907	1907	May 23, 1907
	Greenville Banking and Trust Co.	R. L. Davis	May 27, 1907	1907	May 23, 1907
	Gritton.	E. G. Flanagan	May 27, 1907	1907	May 23, 1907
	Grover.	L. J. Chapman	May 27, 1907	1907	May 23, 1907
	Halifax.	W. J. Bullock	May 27, 1907	1907	May 23, 1907
	Hamilton.	M. A. Turner	May 27, 1907	1907	May 23, 1907
	Hamlet.	W. H. S. Burgey	May 27, 1907	1907	May 23, 1907
	Hampton.	C. H. Baker	May 27, 1907	1907	May 23, 1907
	Hampton.	E. A. Lackey	May 27, 1907	1907	May 23, 1907
	Hampton.	C. H. Morrow	May 27, 1907	1907	May 23, 1907

## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued

Location S. d	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Hamlet.....46	Citizens Bank.....	O. T. Goodwin.....	R. C. Mulligan.....	\$ 15,000.00	*	1911	Sept. 8, 1911 Oct. 2, 1911
Haw River.....46	Bank of Haw River.....	J. N. McPherson.....	J. A. Long.....	9,500.00	*	1911	Dec. 5, 1911 Dec. 12, 1911
Hayesville.....47	Clay County Bank.....	Alden Howell, Sr.....	G. H. Haiger.....	5,000.00	*	1910	Mar. 7, 1910 May 18, 1910
Henderson.....47	Citizens Bank.....	J. B. Owen.....	W. A. Hunt.....	100,000.00	Laws 1889	Mar. -- 1889	Mar. -- 1889
Hendersonville.....47	Citizens Bank.....	F. E. Dufee.....	C. E. Brooks.....	30,000.00	*	1908	Mar. 31, 1908 July 2, 1908
Hennetta.....48	Wantseka Trust and Banking Co. ....	W. A. Smith.....	P. F. Paxton, Treas. ....	30,000.00	*	1907	Aug. 1, 1907
Hertford.....48	Haynes Bank.....	R. R. Haynes.....	J. B. Watkins.....	12,000.00	*	1907	May 18, 1907 July 22, 1907
Hickory.....49	Hertford Banking Co. ....	W. S. Blanchard.....	L. W. Norman.....	15,000.00	*	1901	Dec. 1, 1900 Feb. 13, 1901
High Point.....49	Hickory Banking and Trust Co. ....	J. F. Abernethy.....	W. X. Reid.....	35,000.00	*	1903	Nov. 16, 1903
High Point.....49	Bank of Commerce.....	O. E. Kearns.....	H. A. Millis.....	56,750.00	*	1912	April 30, 1912 May 30, 1912
High Point Savings and Trust Co. ....	S. H. Hilliard.....	E. L. Ragan.....	E. L. Ragan.....	25,000.00	Laws 1905	Mar. 13, 1905 Sept. 2, 1905	
Home Banking Co. ....	T. F. Wrenn.....	D. H. Milton.....	D. H. Milton.....	30,000.00	*	1908	Mar. -- 1908 Mar. 5, 1908
Wachovia Bank and Trust Co. (branch of Wachovia Loan and Trust Co., Winston).....50	J. S. Spurgeon.....	C. L. Glenn.....	C. L. Glenn.....	10,000.00	*	1904	April 19, 1904 April 19, 1902
Bank of Orange.....50	A. F. Rountree.....	P. C. Collins.....	P. C. Collins.....	8,300.00	*	1910	Mar. 22, 1911 Aug. 15, 1911
Hobbsville.....50	L. J. Baker.....	W. A. Sykes.....	W. A. Sykes.....	5,000.00	*	1910	Nov. 24, 1910 Dec. 22, 1910
Hobgood.....51	H. W. Norris.....	E. P. Hyman.....	E. P. Hyman.....	5,000.00	*	1910	May 9, 1910 Aug. 15, 1910
Hookerton.....51	H. C. Bridgers.....	W. A. Segraves.....	W. A. Segraves.....	15,000.00	*	1909	Dec. 14, 1909 Mar. 31, 1910
Hot Springs.....51	Citizens Bank (branch of Citizens Bank, Marshall).....	N. F. Lovelace.....	N. F. Lovelace.....				
Huntersville.....52	J. L. Choate.....	W. G. Craven.....	W. G. Craven.....	10,000.00	*	1908	Oct. 27, 1908 May 23, 1904
Jackson.....52	J. T. Flythe.....	H. H. Grant.....	H. H. Grant.....	5,000.00	*	1904	July 4, 1904 Aug. 6, 1904
Jacksonville.....52	J. W. Burton.....	George H. Bender.....	George H. Bender.....	10,000.00	*	1904	Oct. 2, 1905 Nov. 13, 1905
Jamesville.....53	J. E. Smithwick.....	A. J. Manning.....	A. J. Manning.....	5,000.00	*	1911	Feb. 13, 1911 June 5, 1911
Jefferson.....53	J. E. Finley.....	W. H. Worth.....	W. H. Worth.....	15,000.00	*	1903	July 28, 1903 Oct. 17, 1903
Jonesboro.....53	Bank of Ashe.....	L. F. Davis.....	L. F. Davis.....				
Kannapolis.....53	Banking Loan and Trust Co. (branch of Banking Loan and Trust Co., Sanford).....	J. H. Kirby.....	J. H. Kirby.....	10,000.00	*	1906	April 1, 1906 April 7, 1906
Kenly.....53	Cabarrus Savings Bank (branch).....						

54	Kernersville.	W. H. Mendenhall-----	G. V. Fulp-----	7,500.00	Laws 1903	Jan. 1, 1903
54	Forsyth Banking and Trust Co.	D. W. Harmon, V.-P.	J. M. Guyer-----	6,750.00	* 1906	May 1, 1906
54	Kings Mountain Bank.	F. Dilling-----	W. S. Dilling-----	10,000.00	* 1903	May 30, 1903
54	Kings Mountain Bank.	J. O. Plonk-----	M. E. Herndon-----	10,000.00	* 1908	Feb. 3, 1908
55	Peoples Loan and Trust Co.	C. F. Harvey-----	L. J. Newborne-----	25,000.00	* 1909	Jan. 25, 1909
55	Farmers and Merchants Bank	T. B. Holloway-----	J. G. Banton-----			Mar. 4, 1909
55	Holloway, Murphy & Co. <sup>t</sup>					
56	Bank of Kittrell.	W. A. Hunt-----	T. H. Crudup-----	5,000.00	* 1911	Sept. 18, 1911
56	LaGrange	N. J. Rouse-----	T. R. Rouse-----	25,000.00	Laws 1905	May 11, 1912
56	Rouse Banking Co.	B. O. Edwards-----	Q. R. Neal-----	9,700.00	* 1911	April 16, 1905
56	Landis.	Merchants and Farmers Bank	A. L. James-----	10,000.00	* 1904	Oct. 9, 1911
57	Laurinburg	Scotland County Savings Bank <sup>t</sup>	Hinton James-----	40,000.00	* 1907	Sept. 27, 1904
57	State Bank.	J. A. Jones-----	W. H. Cooper-----	30,000.00	Laws 1889	Sept. 10, 1907
57	Leaksville.	D. F. King-----	A. T. Hopper-----	15,000.00	* 1908	Aug. 12, 1907
58	Peoples Bank.	S. L. Martin-----	A. E. Millner-----	40,000.00	Laws 1903	June 1, 1889
58	Lenoir.	G. W. F. Harper-----	J. H. Pease-----	8,000.00	* 1909	June 1, 1889
58	Lewiston.	W. Mitchell-----	J. N. Hoggard-----	50,000.00	Laws 1885	Nov. 2, 1908
59	Lexington.	G. W. Montcastle-----	W. H. Mendenhall-----	25,000.00	* 1906	Nov. 2, 1908
59	Commercial and Savings Bank <sup>t</sup>	J. W. McCrary-----	J. F. Deaderick-----	10,000.00	Laws 1903	July 1, 1908
59	Liberty.	A. E. Lewis-----	B. M. Brower-----	10,000.00	* 1908	April 20, 1909
60	Lilesville.	J. F. Alexander-----	B. R. Wall-----	10,000.00	Laws 1903	Oct. 20, 1909
60	Lillington.	D. H. Senter-----	H. T. Spears-----	10,000.00	Laws 1887	Oct. 20, 1909
60	Littleton.	J. H. Harrison-----	H. F. Bonney-----	15,000.00	* 1907	Sept. 6, 1896
61	Planters Bank.	T. J. Miles-----	M. J. Grant-----	10,000.00	Laws 1895	June 1, 1896
61	Farmers and Merchants Bank.	F. N. Egerton-----	M. S. Clifton-----	50,000.00	Laws 1895	Mar. 1, 1907
61	Bank of Lumberton.	A. W. McLean-----	C. V. Brown-----	100,000.00	Laws 1897	May 21, 1903
62	Farmers and Merchants Bank of Robeson.	T. A. McNeill-----	T. C. Evans-----	18,400.00	Laws 1903	Mar. 1, 1907
62	Bank of Macon.	J. M. Coleman-----	J. S. Nowell-----	8,300.00	* 1909	Aug. 31, 1903
62	Bank of Madison.	B. F. McGeehee-----	J. O. Ragedale-----	20,000.00	Laws 1889	Oct. 24, 1899
63	Bank of Magnolia.	J. C. Horne-----	D. H. Bridgers-----	10,000.00	* 1911	Sept. 12, 1899
63	Maiden.	J. L. Cramer-----	B. M. Spratt, Jr.-----	7,500.00	Oct. 2, 1911	Nov. 20, 1911
63	Bank of Manteo.	R. C. Evans-----	R. B. Etheridge-----	5,000.00	* 1908	Jan. 11, 1908
64	Merchants and Farmers Bank.	T. F. Wenn-----	R. F. Burton-----	29,000.00	Laws 1903	May 14, 1907
64	Bank of French Broad.	J. J. Redmon-----	W. B. Ramsey-----	25,000.00	* 1903	June 20, 1907
64	Citizens Bank.	J. H. White-----	C. J. Ebbs-----	25,450.00	* 1910	June 2, 1902
65	Bank of Marshall.	J. H. Lee-----	W. E. McWhirter-----	20,000.00	* 1904	Dec. 14, 1895
65	Carolina Bank.	P. P. W. Plyler-----	24,386.50	* 1911	Aug. 18, 1911	
65	Bank of Matthews.	N. S. Cochran-----	8,600.00	* 1909	Nov. 4, 1909	
66	Bank of Maxton.	Lacy Williams-----	75,000.00	Laws 1899	Sept. 1, 1900	
66	Bank of Robeson.	R. L. McLeod, V.-P.	J. M. Armstrong-----	50,000.00	* 1909	Dec. 15, 1909

## BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued

Location	28 d	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Maysville.....	66	Maysville Banking and Trust Co. ....	T. A. Green.....	George E. Weeks.....	\$ 5,000.00	*	1907	Oct. 3, 1908
Mebane.....	67	Commercial and Farmers Bank.....	W. A. Murray.....	S. G. Morgan.....	8,000.00	*	1905	April 22, 1905
Merry Oaks .....	67	Bank of Merry Oaks.....	J. R. Boothe.....	W. L. Norris.....	6,000.00	*	1910	Oct. 18, 1910
Middlesex.....	67	Middlesex Banking Co. ....	A. F. May.....	W. K. Ballentine.....	15,000.00	*	1908	June 20, 1910
Milton.....	68	Bank of Caswell.....	F. B. Jones.....	E. Hines, Jr.....	5,000.00	*	1905	Feb. 1, 1908
Mocksville.....	68	Bank of Union.....	W. A. Bailey.....	T. J. Byerly.....	20,000.00	Laws 1901	May 1, 1901	Oct. 7, 1901
Monroe.....	68	Farmers and Merchants Bank.....	W. S. Blakeney.....	W. C. Stack.....	50,000.00	Laws 1901	Oct. 14, 1902	Nov. 3, 1902
Mooreboro.....	69	Savings, Loan and Trust Co. †	M. K. Lee.....	C. B. Adams.....	60,000.00	*	1911	Feb. 20, 1911
Mooresville.....	70	Bank of Mooresboro.....	R. B. Redwine.....	H. B. Clark.....	25,000.00	Laws 1903	Feb. 27, 1903	June 1, 1911
Morehead City.....	70	Merchants and Farmers Bank	J. B. Blanton.....	Y. L. McCardwell.....	10,000.00	*	1910	Mar. 12, 1903
Morganton.....	70	Bank of Morehead City.....	E. W. Brawley.....	H. D. Mills.....	30,000.00	*	1907	April 11, 1910
Morven.....	71	Bank of Morganton.....	J. B. Morton.....	R. N. Aycock.....	10,000.00	Laws 1903	Oct. 1, 1907	Dec. 2, 1907
Mount Airy.....	71	Bank of Morven.....	J. E. Erwin.....	W. E. Walton.....	22,500.00	*	1904	Sept. 1, 1903
Mount Gilead.....	72	Bank of Mount Gilead.....	T. V. Hardison.....	M. L. Ham.....	20,000.00	*	1903	June 18, 1904
Mount Holly.....	72	Mount Holly Bank.....	W. J. Byerly.....	F. P. Sparger.....	50,000.00	*	1904	Sept. 1, 1904
Mount Olive.....	72	Bank of Mount Olive.....	W. F. Carter.....	G. D. Fuwett.....	25,000.00	Laws 1901	April 9, 1901	Sept. 1, 1904
Mount Pleasant.....	73	Citizens Bank.....	J. A. McAulay.....	W. B. Cochran.....	10,000.00	*	1904	July 25, 1904
Murfreesboro.....	73	Citizens Savings Bank (branch of Cabarrus Savings Bank, Concord)	H. A. Rhyne.....	J. A. Coontner.....	10,500.00	*	1903	Oct. 17, 1903
New Bern.....	75	New Bern Banking and Trust Co. ....	W. E. Borden.....	M. T. Breazeale.....	25,000.00	Laws 1901	Jan. 22, 1901	Nov. 10, 1903
Newton.....	76	Peoples Bank.....	Thomas E. Cooper.....	H. M. Cox.....	15,000.00	*	1907	Feb. 10, 1908
Norlina.....	76	Farmers and Merchants Bank.....	J. H. Yount.....	G. C. Little.....	35,000.00	*	1907	April 25, 1912
		Bank of Warren, (branch)						

North Wilkesboro.-	76	Bank of North Wilkesboro.....	J. E. Finley.....	R. W. Gwyn.....	Feb. --- 1892	Mar. 2, 1892
Citizens Loan and Trust Co.	76	H. W. Horton, Treas.	H. W. Horton, Treas.	Laws 1905	April 12, 1905	Jan. 10, 1906
Deposit and Savings Bank	77	Clem Wrenn.....	Clem Wrenn.....	Laws 1903	Feb. 25, 1903	Mar. 2, 1903
Norwood.....	77	T. A. Hatchcock.....	A. T. Dunlap.....	12,500.00	* 1904 Oct.	Mar. 18, 1905
Oak City.....	77	J. P. Crawford.....	B. M. Worley.....	5,000.00	* 1910 Oct.	Oct. 4, 1910
Old Fort.....	78	F. M. Bradley.....	J. W. Miller.....	8,000.00	* 1904 Aug.	Nov. 1, 1904
Oriental.....	78	G. H. Roberts.....	J. W. Miller.....	15,000.00	* 1906 Sept.	Oct. 15, 1906
Oxford.....	78	H. G. Cooper.....	W. T. Yancey.....	16,300.00	Laws 1903	Mar. --- 1903
Parkton.....	79	J. G. Hughes.....	E. B. Daniel.....	10,000.00	* 1907 June 11, 1907	Sept. 21, 1907
Pilot Mountain.....	79	Bank of Pine Level.....	G. D. Faquet, Treas.	5,000.00	* 1907 Dec. 18, 1906	Jan. 9, 1907
Pine Level.....	79	W. F. Carter.....	R. L. Fitzgerald.....	15,000.00	Dec. 15, 1904	Mar. 1, 1905
Pinetops.....	79	H. C. Brothers.....	W. E. Cobb.....	15,000.00	Dec. 15, 1905	Mar. 1, 1906
Pineville.....	80	W. M. Ross.....	George W. Bunch.....	15,000.00	* 1910 Jan. 3, 1910	June 8, 1910
Pittsboro.....	80	W. L. London.....	M. T. Williams.....	10,000.00	Laws 1903	Sept. 11, 1901
Plymouth.....	80	W. T. Old.....	Clarence Letham.....	20,000.00	Laws 1901	Aug. 30, 1900
Polkton.....	81	Wheeler Martin.....	W. B. Watts.....	10,000.00	* 1911 April 5, 1911	July 15, 1911
Pollocksville.....	81	L. S. Covington.....	T. R. Troutman.....	5,950.00	* 1909 July 1, 1909	Aug. 2, 1908
Princeton.....	82	Pollocksville Banking and Trust Co. ....	H. A. Green.....	5,000.00	* 1906 Jan. 19, 1907	Mar. 14, 1907
Raeford.....	82	Merchants and Farmers Bank.....	Geo. F. Woodard.....	10,000.00	* 1911 Aug. 1, 1911	Aug. 1, 1911
Raleigh.....	82	Bank of Hoke.....	M. L. McLean.....	12,200.00	* 1911 April 28, 1911	Aug. 25, 1911
83	Bank of Raeford.....	J. W. McLaughlin.....	John W. Moore.....	25,000.00	Laws 1903	June 2, 1903
83	Mechanics Savings Bank†.....	Charles E. Johnson.....	Walters Durham.....	15,000.00	Laws 1899	July 14, 1895
83	Raleigh Banking and Trust Co. ....	F. H. Briggs.....	100,000.00	Laws 1903	July 17, 1905	July 17, 1905
83	Raleigh Savings Bank and Trust Co. ....	John T. Pullen.....	Charles Root.....	15,000.00	Laws 1886	May 14, 1887
84	Wake County Savings Bank†.....	T. B. Crowder.....	W. W. Vass.....	15,000.00	Laws 1903	Sept. 26, 1904
Ramseur.....	84	I. F. Watkins.....	I. F. Craven.....	12,000.00	Nov. --- 1906	April 10, 1907
Randleman.....	84	W. H. Pickard.....	A. B. Basley.....	8,000.00	* 1907 Oct. 3, 1907	Oct. 3, 1907
Red Springs.....	85	A. B. Pearsall.....	J. S. Jones.....	30,000.00	Laws 1901	Nov. 1, 1900
Reidsville.....	85	Carolina Bank and Trust Co. ....	Lucius McRae.....	39,800.00	* 1910 Sept. 17, 1910	Nov. 11, 1910
86	Bank of Reidsville.....	J. F. Watlington.....	50,000.00	Laws 1875	May --- 1882	May --- 1882
86	Citizens Bank.....	R. L. Watt.....	Eugene Irvin.....	75,000.00	Laws 1885	Jan. 17, 1885
86	Rockingham Savings Bank and Trust Co. ....	R. S. Montgomery.....	Scott Filman.....	15,000.00	* 1910 Jan. 7, 1910	Mar. 20, 1910
Richlands.....	86	Bank of Richlands.....	J. E. Steed.....	7,350.00	* 1905 July 28, 1905	Aug. 2, 1905
87	Citizens Bank.....	W. B. Venters.....	G. B. Whitted.....	5,000.00	* 1912 May 10, 1912	June 5, 1912
87	Peoples Bank.....	W. B. Venters.....	G. B. Whitted.....	5,000.00	* 1907 Feb. 22, 1907	April 11, 1907
Rich Square.....	87	Bank of Rich Square.....	J. T. Bolton.....	10,000.00	Laws 1903	Nov. 11, 1902
Roanoke Rapids.....	88	Bank of Roanoke Rapids.....	W. H. S. Burgwyn.....	25,000.00	* 1905 May 1, 1905	May 1, 1905
Robersonville.....	88	Bank of Robersonville.....	J. C. Robertson.....	15,000.00	* 1906 Mar. 20, 1906	April 2, 1906

**BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued**

Location P. s	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Rockingham....	Bank of Rockingham.....	Claude Gore.....	M. W. McRae.....	\$ 25,000.00	*	1909	Jan. 3, 1910
88	Bank of Pee Dee.....	W. L. Parsons.....	H. C. Parsons.....	50,000.00	Laws 1891	Mar. 25, 1891	May 21, 1891
89	Farmers Bank.....	R. L. Steele.....	L. S. Covington.....	15,000.00	Laws 1901	Sept. 21, 1901	Oct. 7, 1901
89	Richmond County Savings Bank	W. L. Parsons.....	W. L. Seales.....	15,000.00	Laws 1901	Mar. 18, 1901	April 1, 1901
Rocky Mount....	Bank of Rocky Mount.....	T. H. Battle.....	J. R. Bennett.....	100,000.00	Laws 1889	.....	Jan. 1, 1889
90	Planters Bank.....	J. W. Aycock.....	J. W. Aycock.....	100,000.00	Laws 1891	Jan. 18, 1899	Mar. 27, 1899
90	Rocky Mount Savings and Trust Co.†	T. H. Battle.....	F. P. Spruill.....	10,000.00	*	1903	Aug. 31, 1903
91	Bank of Roper.....	L. G. Roper.....	B. S. Clark.....	20,000.00	*	1906	April 17, 1906
91	Bank of Roseboro.....	Matt J. Hever.....	C. D. DuBoise.....	10,000.00	*	1909	Sept. 6, 1909
91	Rose Hill.....	C. M. Evans.....	W. B. Southerton.....	10,000.00	*	1906	Sept. 24, 1909
92	Bank of Rowland.....	Allen Edens.....	W. F. Bostow.....	40,000.00	*	1904	April 6, 1906
92	Merchants and Farmers Bank.....	T. W. Carmichael.....	W. L. Buck.....	22,500.00	*	1910	Dec. 12, 1910
92	Bank of Roxboro.....	E. B. Reade.....	W. F. Long.....	25,000.00	*	1904	May 5, 1904
93	Peoples Bank.....	J. A. Long.....	E. G. Long, Acting.....	40,000.00	Laws 1903	Mar. 9, 1903	April 7, 1903
93	Bank of Roxobel.....	Almon Capehart.....	P. B. Cole.....	10,000.00	*	1908	Sept. 8, 1908
93	Commercial and Farmers Bank.....	S. S. Flynt.....	E. E. Shore.....	7,200.00	*	1906	Oct. 25, 1908
93	Rural Hall.....	H. L. Carpenter.....	A. L. Grayson.....	12,900.00	*	1906	Aug. 20, 1906
94	Citizens Bank.....	John C. Mills.....	Collet L. Miller.....	25,000.00	Laws 1901	Jan. 10, 1906	Mar. 1, 1906
94	Commercial Bank of Rutherfordton.....	T. L. Northrop.....	L. McInnis.....	12,800.00	*	1910	Feb. 15, 1910
St. Pauls.....	Davis & Wiley Bank.....	O. D. Davis.....	J. M. McCorkle.....	60,000.00	Laws 1889	June 26, 1889	July 1, 1889
Salisbury.....	Wachovia Bank and Trust Co. (branch of Wachovia Loan and Trust Co., Winston)		W. F. Snider.....				
95	Carolina State Bank.....	D. C. Barrow.....	H. B. Lane.....	5,000.00	*	1906	Dec. 3, 1906
95	Bank of Sanford.....	S. P. Hatch.....	J. M. Ross.....	16,650.00	Laws 1887	Mar. 20, 1890	Mar. 20, 1890
96	Bankers, Loan and Trust Co. ....	R. E. Carrington.....	J. W. Cunningham.....	25,000.00	*	1904	April 20, 1904
96	Planters and Commercial Bank.....	Claude Kitchin.....	O. J. Moore.....	15,000.00	*	1907	May 13, 1907
96	Scotland Neck Bank.....	A. McDowell.....	J. Harper Alexander.....	25,000.00	Laws 1901	Feb. 1, 1901	Feb. 1, 1901
Seaboard.....	Farmers Bank.....	J. G. L. Crocker.....	H. R. Harris.....	6,000.00	*	1906	Jan. 4, 1906
Selma.....	Bank of Selma.....	N. E. Ederton.....	G. W. Evans.....	25,000.00	Laws 1903	Jan. 8, 1902	May 19, 1906
97	Peoples Bank.....	L. D. Debnam.....	M. R. Wall.....	14,455.00	*	1912	Mar. 4, 1912
98	Citizens Bank.....	J. W. Brooks.....	Jos. L. Lee.....	10,000.00	*	1911	Sept. 21, 1911
Shallotte.....	Sharpeburg Banking Co. ....	G. T. Dawes.....	John L. Bryant.....	7,000.00	*	1907	Oct. 1, 1907

Siler City.....	98	Chatham Bank	J. J. Jenkins.....	5,000.00	Nov. 20, 1901	Jan. 13, 1902
Siler City Loan and Trust Co.	99	E. B. Parks.....	E. B. Parks.....	15,000.00	Laws 1907	Mar. 12, 1907
Smithfield.....	99	W. L. Caveness.....	J. H. Abel.....	30,000.00	Laws 1905	Mar. 1, 1898
Bank of Smithfield.		W. L. Woodall.....	J. T. Sugg.....	10,000.00	June 15, 1903	Sept. 1, 1903
Snow Hill.....	99	G. A. Norwood.....	H. O. Rigeon.....	10,000.00	Laws 1905	May 23, 1905
Snow Hill Banking and Trust Co.		C. B. Grout.....	C. G. Ruark.....	10,000.00	Mar. *	May 22, 1905
Southern Pines .....	100	W. H. Pylee.....	D. O. Daniel.....	5,000.00	1911	Oct. 18, 1911
Southport.....	100	Bank of Brunswick.....	R. A. Doughton.....	15,000.00	4,1904	Dec. 22, 1906
Sparta.....	101	Bank of Southport.....	J. K. Dorsett .....	25,000.00	Laws 1903	Dec. 14, 1903
Bank of Sparta.		Bank of Sparta.....	Dr. M. L. Smoot.....		Mar. 9, 1903	Mar. 19, 1903
Spencer.....	101	Bank of Spencer.....	J. K. Dorsett .....			
Wachovia Bank and Trust Co. (branch of Wachovia Loan and Trust Co., Winston).		Bank of Spray (branch of Bank of Leaksville).	A. W. Hicks.....			
Spray.....		Imperial Trust and Savings Co. ....	B. Frank Mebane.....			
Spring Hope.....	102	Citizens Bank.....	B. E. Ivie, Ast. Treas.	19,300.00	July 19, 1905	April 15, 1908
Stanley.....	102	Farmers and Merchants Bank	A. F. May.....	40,000.00	Sept. 15, 1905	Oct. 9, 1905
Shantonsburg.....	102	Planters Bank.....	W. L. Jenkins.....	10,000.00	Oct. 22, 1906	Nov. 20, 1906
Star.....	103	Bank of Star.....	S. H. Crooker.....	7,000.00	1910	Sept. 24, 1910
Statesville.....	103	Merchants and Farmers Bank.....	J. R. Page.....	10,000.00	1910	Nov. 21, 1910
Stem.....	103	Bank of Stem.....	L. T. Simpson.....	25,000.00	1910	Feb. 6, 1911
Stokesdale.....	104	Stokesdale Commercial Bank	J. H. Gooch.....	5,000.00	1908	Dec. 17, 1907
Stoneville.....	104	Bank of Stonewall.....	P. H. Simpson.....	10,000.00	1908	June 16, 1908
Stony Point.....	104	Bank of Stony Point.....	R. T. Stone.....	6,000.00	1908	Oct. 1, 1908
Stovall.....	105	Bank of Stovall.....	A. L. Watts.....	6,350.00	Laws 1903	Dec. 21, 1908
Swan Quarter.....	105	Bank of Hyde.....	W. T. Yancey.....	5,000.00	1908	July 23, 1903
Sylvia.....	106	Jackson County Bank	S. S. Mann.....	10,000.00	1908	April 13, 1908
Tabor.....	106	Bank of Tabor.	C. J. Harris.....	12,000.00	1906	Nov. 2, 1908
Tarboro.....	106	Farmers Banking and Trust Co. ....	C. C. Prudgen.....	10,000.00	1905	Feb. 14, 1906
Taylorville.....	106	Pamlico Insurance and Banking Co. ....	D. C. Russell.....	25,000.00	1905	Oct. 1, 1902
Thomasville.....	107	Bank of Alexander.....	Geo. A. Holderress.....	25,000.00	Laws 1875	Nov. 1, 1902
Thomasville.....	107	Bank of Thomasville.....	H. L. Staton.....	12,000.00	Laws 1903	April 3, 1899
Townsville.....	107	Bank of Townsville.....	W. B. Matheson.....	50,000.00	Laws 1899	Aug. 7, 1899
Trenton.....	108	Bank of Jones.....	J. L. Armfield.....	8,058.00	*	Sept. 9, 1911
Troy.....	108	Bank of Montgomery.....	J. J. White.....	5,000.00	1905	Oct. 10, 1905
Tryon.....	108	Bank of Tryon.....	J. B. Collins.....	5,000.00	Laws 1901	Feb. 24, 1875
Union Mills.....	109	Peoples Bank.....	Joseph Norwood.....	10,000.00	1905	Feb. 26, 1901
Vanceboro.....	109	Bank of Vanceboro	J. D. Morris.....	5,800.00	1905	Mar. 27, 1905
			T. A. Uzzell.....	5,000.00	1910	Jan. 11, 1911
			J. B. Harvey.....		Oct. 23, 1906	Nov. 6, 1906

**BANKS, OFFICERS, CAPITAL STOCK, ETC.—Continued**

Location	# a d	Name of Bank	President	Cashier	Capital Stock	Chartered	Organized	Opened for Business
Vass	109	Bank of Vass	J. A. Keith	D. A. McLaughlin	\$ 10,000.00	* 1911	Feb. 23, 1911	June 14, 1911
Vineland	110	Bank of Columbus	R. H. Powell	F. L. Ford	25,000.00	* 1905	Nov. 18, 1905	Nov. 18, 1905
Waco	110	Peoples Bank	A. W. Black	W. O. Smith	5,000.00	* 1911	Jan. 27, 1911	May 27, 1911
Wadesboro	110	Bank of Wadesboro	T. J. Covington	C. M. Burns, Jr.	50,000.00	Laws 1898	Sept. 1, 1902	Sept. 1, 1902
Wagram	111	Southern Savings Bank	Jno. W. Gulkay	W. P. Ledbetter	25,000.00	* 1907	Dec. 16, 1907	Jan. 18, 1908
Wagram	111	Bank of Wagram	John A. McKay	C. C. Maynard	10,000.00	* 1910	Oct. 21, 1910	Dec. 1, 1910
Wake Forest	111	Bank of Wake	R. B. Powell	T. E. Holding	20,000.00	* 1904	July 25, 1904	Aug. 29, 1904
Wallace	112	Citizens Bank	C. E. Gill	J. M. Brewer	12,500.00	* 1910	Mar. 28, 1910	Aug. 15, 1910
Walnut Cove	112	Bank of Duplin. (branch of Bank of Stokes County, Danbury)	H. C. McQueen	A. L. McGowan	12,500.00	Laws 1903	Feb. **, 1903	April 10, 1903
Warrenton	112	Bank of Warren	C. N. Williams, Jr.	H. A. Macon	29,200.00	* 1905	Sept. 25, 1905	Nov. 6, 1905
Warsaw	113	Citizens Bank	W. B. Boyd	R. T. Watson	20,000.00	* 1905	Dec. **, 1905	Jan. 1, 1906
Washington	113	Bank of Warsaw	H. L. Stevens	H. F. Pearce	10,000.00	Laws 1903	April 30, 1903	Aug. 6, 1903
		>Bank of Washington	Jonathan Havens	J. K. Doughton	50,000.00	Laws 1893	Jan. 30, 1893	Jan. 31, 1893
		Savings and Trust Co. I.	B. G. Moss	J. B. Sparrow	50,000.00	Laws 1903	Feb. 10, 1903	Mar. 10, 1903
Waxhaw	114	Waxhaw Banking and Trust Co.	J. L. Rodman	J. A. Williams	25,000.00	* 1906	Oct. 4, 1905	Mar. 18, 1906
Waynesville	114	Bank of Waynesville	Alden Howell	Hilliard B. Atkins	50,000.00	Laws 1893	July 1, 1893	July 1, 1893
Weaverville	115	Farmers and Traders Bank	I. A. Harris	D. J. Weaver	10,000.00	* 1910	May 20, 1910	June 2, 1910
Webster	115	Tuckaseigee Bank	Joseph J. Hooker	W. Burch Davis	8,950.00	* 1909	Jan. 22, 1909	April 26, 1909
Weldon	115	Bank of Weldon	R. E. Daniel	R. S. Travis	20,000.00	Laws 1893	Aug. 20, 1892	Aug. 20, 1892
Wendell	116	Bank of Wendell	R. B. Whitley	M. C. Todd	25,000.00	* 1907	Feb. 14, 1907	April 3, 1907
Whitakers	116	Bank of Whitakers	W. T. Braswell	W. J. Taylor	10,000.00	Laws 1903	April 8, 1903	July 15, 1903
Whiteville	116	Bank of Whiteville	J. B. Schulten	J. D. Maulsby	10,000.00	Laws 1903	June 5, 1903	June 5, 1903
Wilkesboro	117	Bank of Wilkes	R. A. Spainhour	C. M. Sheets	17,500.00	* 1907	Aug. 16, 1907	Mar. 3, 1908
Williamston	117	Bank of Martin County	J. G. Godwin	C. H. Godwin	15,000.00	Laws 1903	Jan. 22, 1900	Jan. 22, 1900
		Farmers and Merchants Bank	J. D. Biggs	F. F. Pagan	25,000.00	* 1905	April **, 1905	June 1, 1905
Wilmington	118	Atlantic Trust and Banking Co.†	Charles N. Evans	Milton Calder	50,000.00	Laws 1901	Aug. 13, 1902	Sept. 1, 1902
		Home Savings Bank	J. W. Yates	J. F. Roache	50,000.00	* 1911	**, 1911	Dec. 1, 1911
		People's Savings Bank	H. C. McQueen	J. Holmes Davis	65,000.00	Laws 1901	Mar. 25, 1900	April 2, 1900
		Wilmington Savings and Trust Co.‡	C. E. Taylor, Jr.	J. L. Williams	100,000.00	Laws 1888	Jan. 8, 1888	Feb. 24, 1888
		Branch Banking Co.	J. C. Hales	H. H. Murray	100,000.00	Laws 1886	Jan. 1, 1886	Jan. 1, 1886

119	Citizens Bank.....	R. G. Briggs.....	W. M. Farmer.....	50,000.00	*	1905	Jan. 1, 1906	Jan. 2, 1906
120	Wilson Trust and Savings Bank.....	John F. Bruton.....	E. T. Barnes.....	12,000.00	Laws 1903	July 1, 1903	July 2, 1903	July 2, 1903
120	Bank of Windsor.....	Thomas Gillam.....	W. L. Lyon.....	20,000.00	Laws 1903	Aug. 6, 1889	Aug. 6, 1889	Aug. 6, 1889
Windsor.....		E. S. Askew.....	M. B. Gillam.....	20,000.00	*	1904	May 23, 1904	Sept. 7, 1904
120	Citizens Bank.....	R. A. Morrow.....	J. W. Bivena.....	10,000.00	*	1909	Aug. 9, 1909	Oct. 15, 1909
Wingate.....		R. A. Morrow.....	J. W. Bivena.....	6,150.00	Laws 1907	April 1, 1907	May 11, 1907	May 11, 1907
121	State Bank of Wingate.....	J. S. Hill.....	Richard E. Reynolds.....					
Winston-Salem.....		F. H. Fries.....	H. F. Shaffner, Treas.....	1,250,000.00	Laws 1890	Feb. 16, 1893	June 15, 1893	June 15, 1893
121	Forsyth Savings and Trust Co.....	J. E. Green.....	C. T. Cox.....	5,000.00	*	1905	Dec. 25, 1905	Jan. 30, 1906
121	Wachovia Bank and Trust Co.....	John E. Vann.....	J. P. Mitchell.....	10,000.00	Laws 1903	Nov. 24, 1902	Mar. 2, 1903	Mar. 2, 1903
Winterville.....		Merchants and Farmers Bank.....	J. B. Griffin.....	10,000.00	*	1906	Jan. 15, 1906	Mar. 7, 1906
122	Bank of Winterville.....	Farmers Bank.....	Benjamin Shore.....	10,000.00	*	1905	Aug. 24, 1905	Nov. 6, 1905
Winton.....		Bank of Yadkin.....	W. A. Hall.....	5,000.00	*	1906	April 28, 1906	July 11, 1906
Woodland.....		Bank of Yanceyville.....	R. L. Mitchell.....	5,000.00	*	1906	Aug. 15, 1899	Aug. 15, 1899
Yadkinville.....		Bank of Youngsville.....	F. A. Person.....	5,000.00	Laws 1901	Jan. 31, 1907	July 8, 1907	July 8, 1907
Yanceyville.....		J. B. Perry.....	J. A. Williams.....	10,000.00	*	1907		
Youngsville.....		T. J. Horton.....	F. E. Bunn.....					
Zebulon.....								
124	Bank of Zebulon.....							

\*Chartered by Secretary of State, Laws 1903.

†Savings Bank.

‡Private Bank.

## BANKING LAWS OF NORTH CAROLINA.

[REVISION OF 1905, AS AMENDED BY LAWS 1907, 1909, 1911.]

### BANKS.

	CHAPTER 7.	Sections.
I.	Creation,	222—227
II.	Powers and duties,	228—234
III.	Stockholders,	235—239
IV.	Corporation Commission,	240—245
V.	Bank examiners,	246—251

#### I. CREATION.

222. **HOW INCORPORATED.** Any number of persons, not less than three, who may be desirous of forming a company, and engaging in the business of establishing, maintaining and operating banks of discount and deposit to be known as commercial banks, or of engaging in the business of establishing, maintaining and operating offices of loan and deposit to be known as savings banks, or of establishing, maintaining and operating banks having departments for both classes of business, or operating banks engaged in and doing a trust, fiduciary and surety business, shall be incorporated in the manner following, and in no other way; that is to say, such persons shall, by a certificate of incorporation, under their hands and seals, set forth:

1. The name of the corporation; no name shall be assumed already in use by another existing corporation organized under the laws of this State or of the Congress, or so nearly similar thereto as to lead to uncertainty or confusion.
2. The location of its principal office in the State.
3. The nature of its business, whether that of commercial bank, or savings bank, or both.
4. The amount of the total authorized capital stock, the number of shares into which it is divided, and the par value of each share, which shall be either fifty dollars or one hundred dollars; the amount of capital stock with which it will commence business, which shall not be less than five thousand dollars in cities and towns of fifteen hundred population or less; nor less than ten thousand dollars in cities and towns whose population exceeds fifteen hundred but does not exceed five thousand; nor less than twenty-five thousand dollars in all other places; the population to be ascertained by the last preceding National census; and if there be more than one class of stock, a description of the different classes, with the terms on which the respective classes of stock are created.
5. The names and post-office addresses of the subscribers for stock and the number of shares subscribed by each; the aggregate of such subscription shall be the amount of the capital stock with which the company will commence business.
6. Period, if any, limited for the duration of the company.  
1903, c. 275, ss. 1, 2; 1901, c. 769; 1907, c. 829.

223. CERTIFICATES OF INCORPORATION; HOW SIGNED, PROVED AND FILED. The certificate of incorporation shall be signed by the original incorporators, or a majority of them, and shall be proved, or acknowledged, before an officer duly authorized under the laws of this State to take the proof or acknowledgment of deeds. Such certificate of incorporation, when so proved, shall be filed in the office of the Secretary of State, who shall, if the same shall be in accordance with law, thereupon cause the same to be recorded in his office in a book to be kept for that purpose, and known as the Corporation Book, and he shall, upon the payment of the organization tax and fees, certify under his official seal two copies of the said certificate of incorporation and probates, one of which shall be forthwith recorded in the office of the Clerk of the Superior Court of the county where the principal office of said corporation in this State shall or is to be established, in a book to be known as the Record of Incorporations, and the other certified copy shall be filed in the office of the Corporation Commission, and thereupon the said persons shall become a body politic and corporate under the name stated in such certificate. The said certificate of incorporation, or a copy thereof duly certified by the Secretary of State or by the Clerk of the Superior Court of the county in which the same is recorded, or by the Clerk of the Corporation Commission, under their respective seals, shall be evidence in all courts and places, and shall, in all judicial proceedings, be deemed *prima facie* evidence of the complete organization and incorporation of the company purporting thereby to have been established. 1903, c. 275, s. 3; 1901, c. 2, s. 9; 1903, c. 343.

224. PAYMENT OF CAPITAL STOCK. At least fifty per cent of the capital stock of every bank shall be paid in cash before it shall be authorized to commence business, and the remainder of the capital stock of such bank shall be paid in monthly installments of at least ten per cent in cash of the whole of the capital, payable at the end of each succeeding month from the time it shall be authorized by the Corporation Commission to commence business, and the payment of each installment shall be certified to the Corporation Commission, under oath, by the cashier or president of the bank. 1903, c. 275, s. 10 (amended); *Provided*, that no bank shall be authorized to commence business with less than a paid-in capital stock of five thousand dollars. 1909, c. 911.

225. STATEMENT FILED BEFORE BEGINNING BUSINESS. Before such company shall begin the business of banking or banking and trust, fiduciary or surety business, there shall be filed with the Corporation Commission a statement, under oath, by the cashier or president, containing the names of all of the directors and officers, with the date of the election or appointment, term of office, residence and post office address of each, the amount of capital stock of which each is the owner in good faith, and the amount of money paid in on account of the capital stock. Nothing shall be received in payment of capital stock but money. 1903, c. 275, ss. 5, 10; 1907, c. 829, s. 2.

226. AUTHORIZED TO BEGIN BUSINESS, WHEN AND HOW. If from such statement, or upon an examination, if such examination appears necessary, it appears to the Corporation Commission that such corporation is lawfully entitled to commence the business of banking, banking and trust, fiduciary or surety business, it shall within thirty days after the filing of the certificate required by law, give to such corporation a certificate signed by the chairman of the Corporation Commission, attested by the secretary of the Commission, that such corporation has complied with all the provisions required to be complied with

before commencing the business of banking, and that such corporation is authorized to commence such business. 1903, c. 275, s. 7; 1907, c. 829, s. 3.

**227. AUTHORITY TO BEGIN BUSINESS withheld, WHEN.** The Corporation Commission may withhold from any bank, banking and trust, fiduciary or surety company, its certificate authorizing the commencement of business whenever it has reason to believe that the stockholders have formed the same for any other purpose than the legitimate objects contemplated by this chapter. 1903, c. 275; s. 6; 1907, c. 829, s. 4.

## II. POWERS AND DUTIES.

**228. POWERS.** In addition to the powers conferred by law upon private corporations, banking corporations, banking and trust companies doing a fiduciary and surety business shall have power—

1. To exercise by its board of directors or duly authorized officers or agents, subject to law, all such powers as shall be necessary to carry on the business of banking, by discounting and negotiating promissory notes, drafts, bills of exchange and other evidences of debt, by receiving deposits, by buying and selling exchange, coin and bullion, by loaning money on personal security or real or personal property. Such corporations at the time of making loans or discounts may take and receive in advance such interest as may be agreed upon, not exceeding the legal rate.

2. To purchase, hold and convey real estate for the following purposes:

1st. Such as shall be necessary for the convenient transaction of its business, including with its banking offices other apartments to rent as a source of income, which investment shall not exceed twenty-five per cent of its paid-in capital stock and permanent surplus: *Provided*, that this provision shall not apply to any such investment made before the ninth day of March, one thousand nine hundred and three.

2d. Such as is mortgaged to it in good faith by way of security for loans made or money due to such bank.

3d. Such as is conveyed to it in satisfaction of debts previously contracted in the course of its dealings.

4th. Such as it acquires by sale under execution or judgment of any court in its favor.

Any and all power and privileges heretofore granted and given to any person, firm or corporation doing a banking business in connection with a fiduciary and surety business or the right to deal to any extent in real estate inconsistent with this act are hereby repealed. 1903, c. 275, ss. 8, 9; 1907, c. 829, s. 5.

**228a. LIMITATION ON TRUST COMPANY AS TO REAL ESTATE HOLDINGS.** Such bank and trust company doing a general banking and trust, fiduciary and surety business, and dealing in real estate, shall not invest more than twenty-five per cent of the capital stock and permanent surplus in real estate, unless to protect its loans, debts contracted in the course of its dealings or acquired by sale under execution or judgment of any court in its favor. 1907, c. 829, s. 6.

**229. WHEN BANK MAY PURCHASE ITS STOCK.** No bank shall be the holder as pledgee or as purchaser of any portion of its capital stock, unless such purchase shall be necessary to prevent loss upon a debt previously contracted in good faith. 1903, c. 275, s. 1.

**230. REORGANIZATION.** Whenever any bank, under the laws of this State or of the United States, is authorized to dissolve, and shall have taken the neces-

sary steps to effect dissolution, it shall be lawful for a majority of the directors of such bank, upon the authority in writing of the owners of two-thirds of its capital stock, with the approval of the Corporation Commission, to execute articles of incorporation as provided in this chapter, which articles, in addition to the requirements of law, shall further set forth the authority derived from the stockholders of such dissolved National bank or State bank, and upon filing the same as hereinbefore provided for the organization of banks, the same shall become a bank under the laws of this State, and thereupon all assets, real and personal, of the dissolved National bank shall by operation of law be vested in and become the property of such State bank, subject to all liabilities of such National bank not liquidated under the laws of the United States before such reorganization. 1903, c. 275, s. 17.

231. **RESERVE FUND.** Every bank or banking and trust company doing business and engaging in a banking, trust, fiduciary or surety business and dealing in real estate, shall at all times have on hand as a reserve in available funds an amount equal to at least fifteen per cent of the aggregate amount of its deposits. Two-fifths of such fifteen per cent shall be cash in the vaults of the bank. Savings banks shall have on hand at all times, as a reserve in available funds, an amount equal to at least five per cent of their aggregate deposits. 1903, c. 275, s. 28; 1907, c. 829, s. 7.

232. **AVAILABLE FUNDS; WHEN BELOW RESERVE; NO NEW LOANS OR DIVIDENDS.** The available funds shall consist of cash on hand and balances due from other solvent banks. Cash shall include lawful money of the United States, and exchange for any clearing house association. Whenever the available funds of any bank shall fall below the reserve herein required, such bank shall not make any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight; nor shall such bank make any dividends of its profits until it has on hand the available funds required by this chapter, 1903, c. 275, s. 29.

233. **LOANS TO ONE PERSON NOT TO EXCEED TEN PER CENT OF CAPITAL.** The total liabilities to any bank or banking institution or banking or trust company doing a fiduciary and surety business and dealing in real estate, of any person, or of any company, corporation or firm for money borrowed, including in the liabilities of a company or firm the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such bank or banking institution actually paid in. But the discount of bills of exchange drawn in good faith against actually existing values and the discount of commercial or business paper actually owned by the person negotiating the same shall not be considered as money borrowed. This section shall not apply to banks with a paid-up capital of one hundred thousand dollars or less. 1897, c. 298, s. 3; 1897, c. 432; 1907, c. 829, s. 8.

234. **CHAPTER ON CORPORATIONS APPLICABLE.** All of the provisions of law relating to private corporations, and particularly those enumerated in the chapter entitled Corporations, not inconsistent with this chapter, or with the business of banking, shall be applicable to banks. 1903, c. 275, s. 4.

### III. STOCKHOLDERS.

235. **INDIVIDUAL LIABILITY OF.** The stockholders of every bank organized under the laws of North Carolina, whether under the general law or by special act, shall be individually responsible, equally and ratably, and not one for

another, for all contracts, debts and engagements of such corporation, to the extent of the amount of their stock therein at par value thereof, in addition to the amount invested in such shares. The term "stockholders," when used in this chapter, shall apply not only to such persons as appear by the books of the corporation to be stockholders, but also to every owner of stock, legal or equitable, although the same may be on such books in the name of another person; but shall not apply to a person who may hold the stock as collateral for the payment of a debt. 1903, c. 275, s. 13; 1897, c. 298.

**236. EXEMPTIONS IN SPECIAL CHARTERS REPEALED.** Any exemption from the individual liability imposed upon stockholders by the preceding section contained in the charter of any bank incorporated prior to the first day of January, one thousand nine hundred and five, is repealed. 1897, c. 298, s. 2.

**237. EXECUTORS, TRUSTEES, ETC., NOT PERSONALLY LIABLE.** Persons holding stock as executors, administrators, guardians, or trustees shall not be personally subject to any liabilities as stockholders, but the estates and funds in their hands shall be liable in like manner and to the same extent as the testator, intestate, ward, or person interested in such trust funds would be if living and competent to act and hold the stock in his own name. U. S. Rev. Stat., s. 5152.

**238. TRANSFERRER NOT LIABLE, WHEN.** No person who has, in good faith and without any intent to evade his liability as a stockholder, transferred his stock on the books of the corporation to any person of full age, previous to any default in the payment of any debt or liability of the corporation, shall be subject to any personal liability on account of the nonpayment of such debt or liability of the corporation, but the transferee of any stock so transferred previous to any default shall be liable for any such debt or liability of the corporation to the extent of such stock, in the same manner as if he had been the owner at the time the corporation contracted such debt or liability. 1903, c. 275, s. 14.

**239. STOCK SOLD IF SUBSCRIPTION UNPAID.** Whenever any stockholder or his assignee fails to pay any installment on the stock, when the same is required by law to be paid, the directors of the bank may sell the stock of such delinquent stockholder at public sale, as they shall deem best, having first given the delinquent stockholder twenty days' notice, personally or by mail, at his latest known address. If no party can be found who will pay for such stock the amount due thereon to the bank, with any additional indebtedness of such stockholder to the bank, the amount previously paid shall be forfeited to the bank and such stock shall be sold as the directors may order within six months of the time of such forfeiture, and if not paid, it shall be canceled and deducted from the capital of the bank. 1903, c. 275, s. 11.

#### IV. CORPORATION COMMISSION.

**240. MAY MAKE RULES.** The Corporation Commission shall have power to make such rules for the government of the banks and banking institutions of this State, not inconsistent with law, as may in its judgment seem wise and expedient. 1903, c. 275, s. 20.

**241. ALL BANKING INSTITUTIONS UNDER SUPERVISION OF.** Every bank, corporation, partnership, firm or individual, now or hereafter transacting a banking business, or banking and trust, fiduciary and surety business, or banking and real estate business, under the laws of, and within, this State, shall be subject to the provisions of this chapter and regulated by and be under the supervision of the Corporation Commission. 1903, c. 275, s. 19; 1907, c. 829, s. 9.

**242. QUARTERLY REPORT OF BANKS, ETC., TO; PUBLICATION IN COUNTY.** Every bank and every corporation, partnership, firm or individual transacting a banking business, or banking and trust, fiduciary and surety business, or banking and real estate business, shall make to the Corporation Commission not less than four reports during each year, according to the form which may be prescribed by said Commission; which reports shall be verified in the case of incorporated banking companies by the oath or affirmation of the president, vice-president or cashier, and, in addition, two of the board of directors, and in other case by the oath or affirmation of the partners, members of the firm or individual owner. The bank, corporation or individual making such report shall publish same in some newspaper in the county in which such bank, corporation or individual is located. 1903, c. 275, s. 21; 1907, c. 829, s. 10.

**242a. QUARTERLY REPORTS OF TRUST AND SURETY COMPANIES.** Every person, firm or corporation or copartnership doing a banking and trust and fiduciary and surety or guarantee business shall make to the Corporation Commission not less than four reports during each year, showing the entire amount of trust and surety and fiduciary and guarantee business as a part of the liabilities of said banking institution, which report shall be published as are the reports of other banking institutions. If any person, firm, copartnership or corporation shall show by said reports, or by the examination of the bank examiner, that such liabilities are equal to the amount of the capital stock, the said Corporation Commission shall have the authority, and it is hereby empowered to make such rules and regulations and reductions of said liabilities as it may deem necessary for the protection of the creditors and depositors of such banking institution. 1907, c. 829, s. 11.

**243. SPECIAL REPORTS.** The Corporation Commission shall have power to call for special reports from any bank, corporation, firm or individual transacting a banking business, whenever necessary in order to obtain a full and complete knowledge of such bank. 1903, c. 275, s. 22.

**244. ANNUAL REPORT OF STOCKHOLDERS.** Every bank shall at all times keep a correct record of the names of all its stockholders, and once in each year, or whenever called upon, file in the office of the Corporation Commission a correct list of all of its stockholders, with the number of shares held by each. 1903, c. 275, s. 16.

**245. PENALTY FOR FAILURE TO REPORT, ETC.** Every bank, corporation, partnership, firm or individual that shall refuse, fail or neglect to make any report, or any published statement required by the provisions of this chapter, shall be subject to a penalty of two hundred dollars. The penalty herein provided for shall be recovered by the State in a civil action in any court of competent jurisdiction, and it shall be the duty of the Attorney-General to prosecute all such actions. 1903, c. 275, s. 26.

#### V. BANK EXAMINERS.

**246. APPOINTED BY CORPORATION COMMISSION.** The Corporation Commission shall appoint a suitable person or persons to make an examination of and into the affairs of every bank, corporation or individual doing a banking business, as often as shall be deemed necessary and proper, and at least once every year. And it shall also be the duty of the said bank examiner to verify the report made by the directors or members or individual conducting any banking institution as required by section two hundred and twenty-six. The Corporation Commission may at any time remove any person appointed by it. 1903, c. 275, s. 23; 1905, c. 539.

**247. POWERS.** Such examiners shall have power to make a thorough examination into all the books, papers and affairs of the bank or corporation, firm or individual transacting a banking business, and in so doing to administer oaths and affirmations and to examine on oath or affirmation any individual banker and the officers, agents, partners and clerks of such bank, corporation, firm or individual touching the matters he or they shall be authorized and directed to inquire into and examine, and to summon and, by attachment, compel the attendance of any person or persons in this State to testify under oath before him or them in relation to the affairs of such corporation, partnership, firm or individual. 1903, c. 275, s. 24.

**248. REPORTS BY, TO CORPORATION COMMISSION.** Bank examiners shall make a full and detailed report in writing to the Corporation Commission, of the condition of each corporation, partnership, firm or individual doing a banking business, within ten days after each and every examination made by them. 1903, c. 275, s. 24.

**249. ANNUAL EXAMINATIONS; EXPENSES PAID BY BANK.** One examination each year shall be designated as the annual examination, and for such examination the bank, corporation or individual so examined shall pay into the office of the Corporation Commission, to be paid to the examiners, an examination fee, as follows: Banks, banking institutions or individuals, doing a banking business, having a capital of twenty-five thousand dollars or less, shall pay a fee of fifteen dollars; those having a capital stock of more than twenty-five thousand dollars and not over fifty thousand dollars, twenty-five dollars; those having a capital stock of over fifty thousand dollars, thirty dollars. The expenses incurred and services, other than examinations performed specially for any bank, shall be paid by such bank or banking institution. No bank shall be compelled to pay for more than one examination in each year, unless it shall appear that the condition of such bank, banking institution or banker is precarious, or in any way unsatisfactory: then it shall be the duty of the Commission to order a special examination, which shall be paid for by such bank at the same rates as the annual examinations. 1903, c. 275, s. 25 (amended). The salary of the State Bank Examiner shall be two thousand four hundred dollars, payable monthly, and the salary of the Assistant Bank Examiner shall be one thousand eight hundred dollars, payable monthly. 1907, c. 994.

**250. TAKE POSSESSION OF BANK, WHEN; RECEIVER APPOINTED, HOW.** Any bank examiner who has filed such bond as may be required by the Commission, when ordered by the Commission, shall have authority to take possession of any bank doing business under the laws of this State and retain possession thereof for a time sufficient to make a thorough examination into its affairs and financial condition; and in case it is found by the examiner, upon such examination, that such bank is insolvent or is conducting its business in an unsafe and unauthorized manner, or is jeopardizing the interests of its depositors, then such examiner, when authorized by the Corporation Commission, shall have full power and authority to take, hold and retain possession of all the money, rights, credits, assets and property of every description belonging to such bank, corporation, partnership, firm or individual, until the Corporation Commission can receive and act on the report made by the examiner of such bank, and have a receiver appointed for the purpose of winding up and settling the affairs of such bank, banking institution or banker, according to law; and the Corporation Commission is hereby empowered, in its own name, to institute and maintain civil actions for the appointment of receivers in such cases, and for such other relief

as may be necessary or proper to protect the creditors of such bank. The Commissioners in their judgment may grant such bank, corporation or individual sixty days in which to correct any errors or irregularities, and make good any deficiencies or losses shown in any reports or otherwise. 1903, c. 275, s. 30.

250a. RECEIVER UNDER CONTROL OF COMMISSION. When a receiver has been appointed for a failing bank or banking institution or corporation doing a banking business, the said receiver shall be under the control of the Corporation Commission and shall obey its orders in so far as they do not conflict with the orders or decrees of the court made in the case. 1907, c. 829, s. 13.

251. MAY MAKE ARRESTS, WHEN. When it shall appear to any bank examiner, by examination or otherwise, that any officer, agent, employee, director, stockholder or owner of a bank or banking institution has been guilty of a violation of the criminal laws of the State relating to banks and banking institutions, it shall be his duty to hold and detain such person until a warrant can be procured for his arrest; and for such purpose such examiner shall have and possess all the powers of a peace officer of such county, and may arrest without warrant for past offenses. Upon report of his action to the Corporation Commission, it may direct the release of the person so held, or, if in its judgment such person should be prosecuted, the Commission shall cause the solicitor of the judicial district in which such detention is had to be promptly notified, and the action against such person shall be continued a reasonable time to enable such solicitor to be present at the trial.

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3324. EXAMINER MAKING FALSE REPORT. If any bank examiner shall knowingly and willingly make any false or fraudulent report of the condition of any bank which shall have been examined by him, with the intent to aid or abet the officers, owners or agents of such bank in continuing to operate an insolvent bank, or if any such examiner shall receive or accept any bribe or gratuity, given for the purpose of inducing him not to file any report of an examination of any bank made by him, or shall neglect to make an examination of any bank by reason of having received or accepted any bribe or gratuity, he shall be guilty of a felony, and on conviction thereof shall be imprisoned in the State's Prison for not less than four months nor more than ten years. 1903, c. 275, s. 24.

3325. OFFICERS AND AGENTS, MALFEASANCE OF. If any president, director, cashier, teller, clerk or agent of any bank or other corporation shall embezzle, abstract or willfully misapply any of the moneys, funds, or credits of the bank, or shall, without authority from the directors, issue or put forth any certificate of deposit, draw any order or bill of exchange, make any acceptance, assign any note, bond, draft, bill of exchange, mortgage, judgment or decree, or make any false entry in any book, report or statement of the bank with the intent in either case to injure or defraud or to deceive any officer of the bank, or if any person shall aid and abet in the doing of any of these things, he shall be guilty of a felony, and upon conviction shall be imprisoned in the State's Prison for not less than four months nor more than fifteen years, and likewise fined, at the discretion of the court. 1903, c. 275, s. 15.

3326. STATEMENTS, MAKING FALSE. If any person shall willfully and knowingly subscribe to, or make, or cause to be made, any false statement or false entry in the books of any bank, corporation, partnership, firm or individual

transacting a banking business, or shall knowingly subscribe to or exhibit false papers, with the intent to deceive any person authorized to examine into the affairs of said bank, corporation, partnership, firm or individual, or shall willfully and knowingly make, state or publish any false statement of the amount of the assets or liabilities of any such corporation, partnership, firm or individual, he shall be guilty of a felony, and upon conviction thereof shall be imprisoned in the State's Prison not less than four months nor more than ten years. 1903, c. 275, s. 27.

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**AN ACT FIXING THE LIABILITY OF A BANK TO ITS DEPOSITORS FOR PAYMENT OF FORGED OR RAISED CHECKS.**

*The General Assembly of North Carolina do enact:*

SECTION 1. That no bank, banking institution or trust company doing business in this State shall be liable to a depositor for the payment by it of a forged or raised check or order to pay money, unless within six months after the return to the depositor of the voucher of such payment said depositor shall notify the bank that the check so paid is forged or raised.

SEC. 2. That all laws and clauses of laws in conflict with the provisions of this act are hereby repealed.

SEC. 3. That this act shall be in force from and after its ratification. 1909, c. 105.

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**AN ACT TO AUTHORIZE DEPOSITS STANDING IN THE NAME OF A MINOR IN ANY STATE OR NATIONAL BANK TO BE PAID DIRECTLY TO SUCH MINOR.**

*The General Assembly of North Carolina do enact:*

SECTION 1. That whenever any deposit shall be made by or in the name of any person who is a minor of the age of fifteen years and upwards, in any State bank in this State or in any National bank in this State, the same shall be held for the exclusive right and benefit of such minor, free from the control of all persons whomsoever, and it shall be paid, together with the interest thereon, if there be any interest, to the person in whose name the deposit shall be made, and the receipt, check or acquittance of such minor to the said State bank or National bank shall be valid and sufficient relief and discharge for such deposit or any part thereof to the corporation, State bank or National bank in which said deposit was made: *Provided*, that this act shall not apply to deposits prior to the passage of this act. 1907, c. 750.

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**AN ACT TO VALIDATE CERTAIN PROBATES OF DEEDS.**

*The General Assembly of North Carolina do enact:*

SECTION 1. That in all cases when acknowledgment of proof of any conveyance has been taken before a Clerk of the Superior Court, justice of the peace, or notary public, who was at the time a stockholder or officer in any corporation, bank or other institution which was a party to such instrument, the certifi-

cates of such Clerk of the Superior Court, justice of the peace or notary public shall be held valid, and are so declared.

SEC. 2. That section one thousand and fifteen of The Revisal be amended by striking out the word "five" in line four and inserting the word "seven."

SEC. 3. That no notary public shall have power or authority to take the proof and acknowledgment of deeds or other papers required by law to be registered in the office of the register of deeds of a county, or take the private examination of a *feme covert* to any such paper in which he is interested as attorney, counsel or otherwise, nor to administer an oath to any person to any affidavit or other paper in matters in which he is interested as attorney, counsel or otherwise.

SEC. 4. That this act shall not affect pending actions. 1907, c. 1003.

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#### AN ACT TO AMEND SECTION 2234 OF THE REVISAL.

*The General Assembly of North Carolina do enact:*

SECTION 1. Every negotiable instrument is payable at the time fixed therein without grace (except as allowed by the succeeding section). When the day of maturity falls upon Sunday or a holiday, the instrument is payable on the next succeeding business day.

SEC. 2. This act shall be in force from and after July first, one thousand nine hundred and seven. 1907, c. 897.

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#### AN ACT TO PROVIDE FOR THE BETTER ENFORCEMENT OF THE LIABILITY OF STOCKHOLDERS IN STATE BANKS.

*The General Assembly of North Carolina do enact:*

SECTION 1. That whenever any banking corporation chartered by the State shall become insolvent, and it shall appear to the court having jurisdiction of the cause that such assets of such bank are insufficient to discharge its obligations, and that it will be necessary to assess the shares of stock issued by such bank as provided by law, an accounting may be had in the original action and the shareholders made parties defendant thereto; and when upon the facts found it shall be adjudged that such deficiency exists and the amount thereof determined, the court shall assess the stock of such corporation equally and ratably, and not in excess of the limitation provided by statute, and adjudge the holders thereof indebted to the receiver of such corporation in proportion to the amount of stock therein credited to them upon the books of such bank within thirty days next preceding its suspension, and the certificates and shares of stock shall thereafter be evidence as against all shareholders of an indebtedness due such receiver equivalent to the assessment thereon, and such judgment shall establish the amount of the deficiency, the necessity of the assessment, the names of the shareholders, and their several liabilities as such.

SEC. 2. That the receiver of such bank shall be empowered to demand, sue for, and collect by lawful process all indebtedness due from shareholders of such bank, whether such shareholders, or any of them, reside within or without the State, and wherever they or any of them or their legal representatives may be served with process, or wherever any property belonging to them, or any of

them, or the estate of any of them, may be subject to attachment, garnishment, or other lawful process, and all indebtedness due from such shareholders, or any of them, their representatives or estates, shall be payable to the said receiver as corporate assets, and the title thereto shall be vested in such receiver, to be by him applied for the equal benefit of all persons entitled to share in the distribution of the fund and disbursed ratably under the orders of the court.

SEC. 3. That the creditors of such insolvent State bank, and any of them, may be proper parties plaintiff to any action instituted by the receiver thereof against its shareholders, but they shall not be deemed necessary parties thereto.

SEC. 4. That when any State bank shall make a voluntary assignment of its assets to trustees, such fact shall be *prima facie* evidence of insolvency, and sufficient to authorize the appointment of a receiver.

SEC. 5. That no transfer of the shares of stock in any insolvent State bank made within thirty days of its suspension shall operate to release or discharge the assignor thereof, but shall be *prima facie* evidence that such shareholder assigned the same with the knowledge of the insolvency of such bank and with an intent to avoid liability thereon.

SEC. 6. That the receiver of any insolvent State bank shall have the right, after an assessment upon the shares of stock therein, to institute civil actions against all or any of the shareholders therein within ten years next after such assessment, to reduce the liability thereon to final judgment.

SEC. 7. That this act shall be effectual in all actions heretofore instituted by receivers of State banks, and shall be in full force and effect from and after its ratification. 1911, c. 25.

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#### **AN ACT TO PROVIDE FOR THE AUDITING OF BOOKS OF CORPORATIONS.**

*The General Assembly of North Carolina do enact:*

SECTION 1. That upon request of twenty-five per cent of the stockholders of any private corporation organized under the laws of North Carolina, doing business in said State, it shall be the duty of the officers of said corporation to have all the books of said corporation audited by some competent accountant, to the end that the financial status of said corporation may be ascertained.

SEC. 2. That all laws and clauses of laws in conflict with this act are hereby repealed.

SEC. 3. That this act shall be in force from and after its ratification. 1911, c. 174.

